Colloquy 1 Said well, payments are being made, we'll put it off. We'll 2 put it off. Never until April 23rd was there ever request for 3 an accounting. And that was in the context of the flood insurance. THE COURT: Mr. Bart, you know, this is all, like --6 MR. BART: I know. But I mean --7 THE COURT: I mean, I sit here week after week and 8 lawyers tell me things and, you know, I do --9 MR. BART: There's a record now, however. 10 THE COURT: -- what I have. Okay. 11 12 MR. BART: There is a record. I could put it to you in written form. 13 THE COURT: The bottom line from my perspective is 14 that I just want to know when a lawyer stands up in court and 15 says, I want to continue this, I can't get a document. I want 16 to know why. I want to be able to move these cases. 17 MR. BART: Well, what will make you accept his 18 testimony --19 THE COURT: Accept whose testimony --20 21 MR. BART: -- one way or the other in these proceedings that he didn't -- you know, he didn't 22 23 intentionally make that statement or make that up or he didn't 24 understand that what you had said in the May hearing was that 25 he was to provide an accounting. I don't know who -- I mean,

- 1 Colloquy
- 2 I will provide any witness that the trustee wants. I mean, I
- 3 don't know who that is. Because I did present Mr. Fitzgibbons
- 4 and he testified precisely to that point.
- 5 MR. CONWAY: Your Honor, that was precisely why I
- 6 wanted to do the discovery, to not take up judicial time. The
- 7 limited amount of time all the parties had --
- 8 MR. BART: I'm happy to do it --
- 9 MR. CONWAY: -- and I think I know what happened. I
- 10 think that there was a history and a payoff ordered. I think
- 11 it was received before the June 5th hearing. And I think Mr.
- 12 Fitzgibbon didn't know it.
- MR. BART: And, Your Honor, I don't --
- 14 MR. CONWAY: And I think that if someone from the
- 15 Udren who has used NewTrak and is familiar with NewTrak system
- 16 gets up and testifies they'll tell you that they had it. Mr.
- 17 Fitzgibbons just didn't know.
- 18 THE COURT: Well, then that supports what you've
- 19 said.
- MR. BART: Essentially.
- 21 MR. CONWAY: And, you know, I got to get to
- 22 discovery. And I got to get it without my hands tied so I
- 23 can --
- MR. CASH: Your Honor, that would seem to take us
- 25 out of the mix here. They think that somebody ordered it.

transcript continued Page 3 of 32

Collodnh	
----------	--

- 2 They think they got it. It has nothing to do with us anymore.
- 3 And, you know, we're big on the Bible in Texas. As Moses
- 4 said, just set my people free. We're --
- 5 THE COURT: Well, so you think, basically, that what
- 6 they're contending which is Mr. Fitzgibbon just didn't know
- 7 what he had? See, the --
- MR. CONWAY: See, my hands are tied. I can't tell
- 9 you everything because I'm under confidentiality.
- 10 THE COURT: I know. I know. Well, maybe, maybe
- 11 then -- if your goal at the end is to --
- MR. CASH: Confidentiality with who, Your Honor? He
- 13 says he has confidentiality. Well, Mr. McKuhn says he has
- 14 confidentiality --
- MR. CONWAY: Under the Court's order. I can't
- 16 present to the Court what's in this confidential documents
- 17 I've seen.
- MR. CASH: The ones from us?
- MR. CONWAY: Yeah.
- 20 THE COURT: I thought -- no, no, no.
- 21 MR. EISENBERG: Well, no. One was just marked.
- MR. CASH: The Court's clearly within -
- 23 THE COURT: No, no, no. I mean --
- MR. CASH: -- the cone of silence.
- 25 THE COURT: The issue was that it couldn't be used

	Page 151
1	Colloquy
2	for anything other than this proceeding. That's where I
3	thought we were going.
4	MR. BART: Yeah. That was my understanding.
5	MR. CASH: Your Honor, they have
6	MR. BART: They could have used what they presented.
7	MR. CASH: I would never have implied that a Court
8	would be outside of the confidentiality cone of silence.
9	THE COURT: I mean, what's the point? What's the
10	point? I mean
11	MR. CONWAY: There is
12	MR. CASH: The point would be competitors have been
13	at every one of these hearings.
14	MR. CONWAY: There is in the NewTrak pages that they
15	gave to us a report where HSB on June the 3rd sends them a
16	payoff.
17	MR. EISENBERG: Your Honor, I think it would be
18	easier, I know Mr. Mulchay is here and observing and the
19	confidentiality would be easier maybe if he's excused and
20	there could be the discussion.
21	THE COURT: If that's throw Mr. Mulchay out?
22	MR. CASH: Yes.
23	MR. EISENBERG: Unfortunately, I'd like him here
24	but but it resolves the confidentiality piece because
25	everybody here is subject to the confidentiality order.

	Page 152
1	Colloquy
2	MR. BART: Or subject him to it.
3	THE COURT: Well
4	MR. EISENBERG: Which I don't think
5	MR. MULCHAY: I volunteer to leave if
6	THE COURT: Fascinating as this may be, Mr. Mulchay,
7	for the book that you are writing, he's actually you know,
8	just like when I fall I have to disclose that he's going to be
9	writing a book and it may involve me. I just made that up. I
10	get silly after 5:30.
11	MR. CONWAY: We still have issues with the way the
12	Udren firm handled this vis-a-vis NewTrak, vis-a-vis HSBC.
13	And with HSBC I mean, that is the beginning and the end of
14	it. But I can tell you if you want to know what happened to
15	the payoff, they had it.
16	THE COURT: And who
17	MR. CONWAY: They had it on June the 3rd. But if
18	according to the notes from the NewTrak system that I've seen.
19	THE COURT: Well, the Mr why don't you excuse
20	yourself, Mr. Mulchay and let's go off the record. And let's
21	go off the record.
22	(Court is adjourned)
23	
24	* * * *
25	

	transcript continued—Page 6 of 32
	Page 153
1	CERTIFICATION
2	
3	I, Lisa Bar-Leib, court-approved transcriber, do
4	hereby certify the foregoing is a true and correct transcript
5	from the official electronic sound recording of the
6	proceedings in the above-entitled matter.
7	
8	
9	
10	Lisa Bar-leib October 27, 2008
11	LISA BAR-LEIB DATE
12	
13	
14	_
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	

	71:23	88:16	110:3,10,10,11	ANGELA 1:4
ability 10:13 66:23	accessibility 69:24	adds 44:23	110:16 111:24	answer 55:15 70:7
67:2 69:14	accessible 106:16	adequate 117:21	112:5,12 113:6	98:4,9 100:3,13
able 6:23 11:11,13	accessing 20:4	adjourned 152:22	113:16 114:2,7	103:21 108:6
14:10 33:15	48:21 70:2	admin 136:20	114:15 117:19	112:24 113:13
53:17 55:10 58:2	accommodate 75:8	137:16,18	118:11 119:5,11	118:8,8 120:21
58:7,8 101:21,23	147:25	administering	119:20 121:6	120:24 122:19,21
102:5 107:24	accord 123:19	137:19,21	129:11 135:21	127:18 129:8
102:3 107:24	account 50:6 67:23	administration	136:24,25 137:2	132:12,14 133:4
148:17	71:8 74:15	122:7	140:11	133:7,18,19
above-entitled	accounting 148:4	administrative	ahead 19:6 24:11	135:7 146:10
153:6	148:25	78:9 95:21 96:4	36:5 48:6 99:7	answered 103:13
absolutely 73:7	accounts 65:3	96:12,12 137:7	131:9	104:24 135:16
86:21 121:21,21	124:3	admitted 89:23,25	aided 8:20	answering 120:3
126:18 133:4,8	accuracy 130:14	<b>ado</b> 104:19	aids 91:24	answers 18:16 45:5
accept 27:14 63:13	accurate 122:10	adopted 124:19	albeit 136:25	122:23
98:6 126:12	acknowledged	advance 78:9 81:2	allocated 8:12	anybody 4:12
148:18,20	73:11,12	advantages 24:3	allow 8:11 50:13	71:23 77:11
acceptable 124:4	acknowledging	adversarial 103:14	51:6 52:16 55:2	86:13,15
accepted 91:23	12:10	118:7	64:24 76:12	anymore 145:10
133:24	act 107:12	adverse 107:15	124:12,13 125:5	150:2
accepting 91:22	acted 123:4	advice 74:8	allowable 126:11	anyway 146:12
access 7:6 10:12	acting 97:7	advise 63:12	allowed 109:3	anyways 6:19
11:23 14:24 15:6	action 14:18 39:13	afar 146:17	131:6	apologize 29:17
18:2 24:24 25:13	74:16 147:19	affect 26:25	allowing 49:4	78:24
31:5 33:14 36:11	actions 75:7	affidavit 61:11,13	51:21 57:12	APPEARANCES
36:14 37:6 43:5	111:25 123:8	afternoon 4:3,4,9	65:13	1:11 2:1
46:3 48:19 49:19	active 7:20 10:7	4:11 5:24 6:3	allows 13:21 25:4	appeared 36:23
49:22 51:15,18	24:24 51:12	89:13	52:18,25 54:18	appears 9:23 11:5
52:8,10,19 53:9	acts 11:24	agent 113:7,17,19	54:20 57:6 58:21	18:3 25:3 36:16
53:10,22 54:16	actual 26:11 35:2	113:24	91:25	53:13 56:15
54:23,24 57:10	35:24 131:11	agents 123:2	<b>all-in-one</b> 32:24	74:24
57:25 58:2 65:2,7	add 53:25 54:3,4,6	<b>ago</b> 38:25 73:18	alphabet 29:19	applicable 52:18
65:9,11,14,23,24	54:10 56:18	84:10 124:3	amendments 95:6	52:21
66:9,12,18 67:10	108:19	agree 16:19 31:17	amount 52:14	application 6:15
67:14,14,15,23	added 11:17 45:11	31:18 104:22	130:25 136:19	8:25 10:9,10 15:5
68:10,11,22	52:24 53:25	135:15 143:22,25	149:7	36:10 49:19
70:11,12,71:19	54:12 131:18	<b>agreed</b> 4:10 143:8	amounts 51:24	50:24 54:20 56:2
72:6,12 73:5,20	additional 11:10	<b>agreement</b> 3:6 4:17	140:8	58:9 64:24 74:20
74:18,19,21 78:8	11:15,16,18 20:6	4:19,19,21 31:6	analogies 68:23	78:5,23
84:11 126:16	48:11	32:19,20 87:22	analogize 71:4	apply 138:2
127:13,14 128:13	address 11:10,16	88:2,5,8,9 93:16	analogy 31:23	appreciate 135:18
accessed 10:13	89:2,4,6	93:18 94:10,12	33:19 67:19	appreciated
11:6 77:17	addressed 11:19	94:15,16,21,24	analysis 8:23	145:23
132:10	12:22	95:6,10 109:12	and/or 14:21,23	approach 116:5
accesses 17:22	addressing 47:21	109:14,16,21	51:12 53:4	appropriate 8:12
		W		

	1		1	
14:4 17:23 55:2	75:24 76:5 97:8	45:16 46:20 48:4	audit 34:24 74:17	98:21
59:16	104:6 106:23	48:18 52:6,19	<b>audits</b> 34:18	backtrack 95:12
appropriately	107:6,7 111:6	53:4 54:22 55:5	August 94:11	<b>bad</b> 35:10
123:4	112:18 118:4	56:8,14 57:9,15	<b>AUST</b> 1:19	<b>BAKER</b> 1:19
approval 20:4 37:6	119:16 127:10	58:10,14,15,22	authority 22:7,21	28:12,22 39:16
37:8	129:12 132:23	58:23 59:2 61:10	45:15	39:21 42:2,7,9
approve 19:24	asks 41:21 53:15	62:6,7,9 63:17	authorization	43:16 44:8 66:12
20:11,23,23	aspects 79:6	65:16 66:19,22	21:19 22:10,11	66:15,18,23
21:23 23:17	assembly 10:20	67:4 68:2 69:19	60:5	69:17,22 73:4,9
24:14,15 37:15	assigned 51:9	70:2 72:16,24	authorized 58:19	73:14 75:10,16
37:16,16 39:24	96:21 127:25	75:11,17,17	59:17 60:4	75:24 77:15 82:2
40:11 49:17	128:2,7	76:20 77:16	auto 44:3 45:13	82:9,12,16,18
50:12	assignments 8:14	79:23,24 80:4,7	automated 8:10	84:6
approved 18:12	assist 91:16	81:5,8,12 84:7,22	30:5 77:10	Baker's 71:2
24:5,6,16,18,20	assistance 125:13	85:6,19 89:20	automatic 27:14	<b>ball</b> 123:6
24:21 33:10	assistant 125:12	101:6,23 105:23	automatically 9:20	bank 50:5,5 63:7,9
37:17,22,22	assisted 92:6	105:25 106:2,21	19:10 30:15 66:2	109:20
38:24 39:9,23	<b>associate</b> 28:14,16	107:19,21 113:3	85:10	bankruptcies
40:22 41:9,12	28:19 127:2	125:7 128:7	automation 71:11	14:20 90:20
45:21,23,23 46:9	associated 12:9	131:25 132:23	71:15	bankruptcy 1:1,5
47:16,19 48:15	14:24 25:13	136:19 137:15	available 9:21 10:5	1:10 8:9 15:22,23
50:16	71:19 74:15,20	139:20	11:4,19 12:2 32:8	15:25 16:4,14,17
approves 14:23	80:15 82:4	attorneys 12:15	47:16 49:20 53:9	81:19 97:3,8
approving 26:14	associates 74:25	22:7 23:7 29:5,6	53:12 56:5,22	99:20,25 100:6
41:14	association 74:17	30:16 32:6 33:24	58:4 74:22 78:7	100:14,19 101:10
approximately	assume 14:12	35:18 37:14	awaited 87:6	101:14 117:19
95:20	63:11 71:10	42:17 44:7,13,19	awaiting 20:4	121:23 122:8
April 148:3	88:17 129:20	48:12 50:13	aware 52:2 88:4,13	bar 44:5 62:22
area 10:21 27:23	135:19 137:19	68:24 69:2 76:7	118:11,15,23,23	90:5 104:12
50:15 59:5	assuming 22:11	76:11 80:12	119:3,5,7,11,18	barely 94:3
areas 9:20 78:11	61:17 126:5	84:14 85:3 95:13	119:20 127:2	Bart 1:12 4:16 5:8
78:13	asterisk 137:24	97:5,24 98:10	В	5:15,17,21 25:23
argument 104:6	138:3	101:9,11,14,16	<b>b</b> 117:7,8,13	88:11,13 89:12
arises 15:5 36:11	attached 46:7	101:17,18,20	138:18 140:10	89:14,14 92:9,10
articulate 131:10 ascertain 71:13	87:24 attack 111:8	103:12 106:6	back 4:23 23:17	92:13,15,18,22
131:9,11	attend 117:20	107:9,16,22,25 108:4 123:2	45:6 47:7,13	93:5,10,13,14,22 93:25 94:7,20,22
asked 5:9,10 39:19	attend 117:20	126:16 127:13	60:22 61:25 62:3	95:2,4,5 96:24
40:12,20 43:21	attorney 8:2 11:17	128:6 129:18,23	62:5 63:3,5 64:25	99:8,9 101:3
46:24 47:12	14:14 15:4,24	attorney's 20:10	71:9 75:10 91:19	102:23 103:21,23
50:21 63:2 68:6	16:7 17:2,3 19:8	25:19 43:24 50:3	101:22 102:6	102:25 103:21,25
72:9,14 79:9	21:3,5,15,18 23:3	52:7 56:21 58:6	106:19 135:13	104:14,25 105:4
87:22 100:11	25:16,18 28:22	attorney/client	147:4	105:6,10,12,15
107:17 132:19	28:25 29:2 30:21	72:15 75:18	background 89:17	105:16 108:15,23
asking 46:11 63:6	30:25 31:5 33:8	76:11	90:3 98:19 99:10	114:24 115:7,11
68:4 73:9,10	36:9 38:8 40:6	<b>Audio</b> 2:7	backgrounds	115:14,21 116:4
	20.5 20.0 10.0			110.11,55.110.1
		-		

116:6,20 118:2 122:9 129:22,24 130:2,8,24 131:10 132:2,12 132:14,16 135:25 141:7,9 147:8,14 147:18 148:6,7 148:10,12,18,21 149:8,13,20 151:4,6 152:2 **Bar-Leib** 153:3,11 **based** 18:8 20:12 30:15 36:21 48:15 65:2 79:24 85:21 114:5 basic 51:22 136:16 basically 15:21 22:7 33:7 39:6 80:16 87:25 92:10 104:18 122:22 132:8 150:5 basis 7:22 34:25 44:17 64:17 92:7 Bates 93:16 138:18 **Bates-stamped** 116:19,25 beginning 82:6 99:16 109:19 122:17 146:11 152:13 begins 99:3 behalf 89:15 106:4 121:12,12 135:20 **behold** 97:12 belabor 91:12 believe 39:5,23 94:16 95:8,15 100:15 101:12 107:14 108:17 109:18 112:15 114:18 115:7,23 127:5,6 140:9 144:22 believed 103:19 146:12

beneficial 91:15 **benefit** 135:12 best 55:21 96:10 122:19 124:20,21 better 6:23,24 33:16,17 42:16 79:3 93:20 124:8 124:9 125:3,19 126:10 147:11 **beyond** 82:24 126:23,24 143:25 **Bible** 88:21 150:3 big 74:10 150:3 biggest 77:14 bill 84:25 85:4,12 85:13,17 137:10 141:14 144:5 **billed** 136:19,23 138:19 140:24 141:11 **billing** 140:2 bills 84:22 137:11 bit 13:18 96:11 100:12 124:11 bi-items 78:7 blinking 44:25 blocks 105:19 **blurred** 136:12 board 81:20,21 body 65:20 bonus 45:11 book 152:7.9 borrowers 11:9 29:19,20 borrower's 11:14 **bottom** 116:19 147:12 148:14 box 8:24 10:4,17 13:24 17:21 41:21 48:21 51:17 68:14 break 29:24 42:18 42:18 43:2,2 44:16 86:16 98:9 129:18 131:17 132:19,22

breakdown 52:24 129:23 130:19 131:13 breaks 69:18 briefly 90:2 bring 5:10,11 22:21 145:7,7,7 brochure 125:2 broken 10:18 128:4,6 132:24 brought 6:13 146:17 Browse 54:5 browsed 54:9 **bubble** 47:20 built 71:14,15 141:23 **bulk** 60:2 business 43:7 90:17,23 **button** 26:18,21,25 50:8 56:18 bypass 21:21  $\mathbf{C}$ 

C 1:4 4:2 153:1,1 calculates 85:10 calculations 8:20 calendar 43:21,22 44:3 call 6:6 23:24 24:7 29:4 30:11 41:3,6 59:23 105:22 106:20,21 127:16 135:13 137:18 141:20 called 45:8 135:18 137:16 139:18 calls 45:7 campus 90:9 cap 144:2 capabilities 126:23 126:24 capable 127:20,22 capacity 42:20 103:17

capped 143:25 car 4:20 care 39:7 79:12 94:23 100:10 114:6,10 careful 60:6,12 case 10:8,11,15,17 11:2,21 12:8,16 14:2 17:4,21 19:14 22:19 24:24 26:21,21 26:24 27:6,7 36:12 37:20 38:3 43:19 46:3 47:25 48:8,21 49:5 50:17 51:17 53:8 53:11 56:18 59:24 74:10 101:5 105:20 109:8,9 111:8,25 113:4 122:8 126:20 128:2,3 128:14 129:18 131:7 134:15,23 134:24 145:4 147:22 cases 26:19 63:3 117:19 148:17 Cash 2:1 4:12 5:25 6:4,10 9:10,13 12:24 13:6,11 16:10,18,24,25 18:15 19:3,7,12 19:17,20 20:15 20:18,22 21:11 21:16,20 22:13 22:17 23:3,6,10 23:21 25:25 26:3 26:8,11,16 27:3 27:13 28:3,6,8 31:13,23 35:4,10 35:14 38:4 39:20 41:3,5 42:6,8 44:22 46:8,14,25 47:4 48:12 58:25 59:10,12 64:16

67:6,20 70:6,8 72:18 73:7,15 78:24 79:11 82:21,24 83:4,6 84:24 111:7,13 111:17,23 141:25 142:4,13,16 143:2,7,11,14,18 143:20 144:10,13 149:24 150:12,18 150:22,24 151:5 151:7,12,22 Cash's 31:15 category 77:7 cause 17:9 37:19 47:8 59:11 68:3 99:25 106:13 112:16 124:20 125:5 126:13 130:3 145:15 center 1:13 85:17 cents 83:13 129:12 certain 13:10,12 20:23 22:5 27:18 51:25 58:17,17 83:16 97:16 105:21 119:7 124:4 134:14,16 134:22 certainly 67:10 73:22 87:5 102:10 109:13,15 127:9 144:20,23 certificates 98:14 certify 153:4 change 6:18 13:17 18:13 35:18,20 35:21 39:5 140:15 changed 49:14 **changes** 10:5 49:13 140:10 changing 47:19 Chapter 1:3 charge 82:22 83:9 84:5,5,6,8 113:4

133:23,25 134:2	clerk 4:5 58:18	114:11 119:8	code 30:13,15,16	152:1
138:21,23 139:4	86:23 87:2 88:20	120:8,8,23,23,23	30:17,17	column 137:13
139:6,7,10,21,23	88:23 89:2,5,7,10	120:24 121:2,3,4	coded 30:12	139:7,10
140:6,8	92:17,25 93:3	125:7,7,10	codes 29:24 30:4,9	columns 136:18
charged 84:19	94:25 95:3	127:16 136:19,19	Codilis 1:16	138:19
109:22 129:10,13	click 11:11 24:15	136:24 137:6	Cohen 130:9	come 4:22,23 13:17
charges 83:10	36:22 37:16	138:6,10,13,19	coincidence 101:12	19:8 23:11,17
129:19 130:18,20	42:10 46:7,10	139:8,9,20 140:2	collected 10:9	25:6 30:22 66:3
130:25 131:12,15	49:3,12 53:14	140:6,8,11,16,24	college 90:2	72:17,23 85:11
133:2,17,21	54:5 65:20 83:9	141:11,12,14,15	Colloquy 4:1 5:1	92:3 94:12 95:16
charging 143:13	83:10,11 91:19	141:16,17 142:22	6:1 7:1 8:1 9:1	96:14,15 106:5
Charlene 28:8	clicking 9:22 10:3	143:11,17,23	10:1 11:1 12:1	107:8 123:10
chases 36:13	20:7 24:25 25:2,5	144:2	13:1 14:1 15:1	131:20,21 135:4
check 13:24 56:8	37:10 46:4,5 50:8	clients 7:10,15,17	16:1 17:1 18:1	147:4
58:7	52:13,15,18	29:18 30:23 32:9	19:1 20:1 21:1	comes 72:19 96:16
checked 46:25	56:15	32:14 33:24	22:1 23:1 24:1	96:22 97:8 98:22
Cherry 89:8	clicks 40:6 47:15	34:21 42:16 44:6	25:1 26:1 27:1	101:8 106:19
Cheryl 141:20	49:24 66:4	44:13,24 60:8	28:1 29:1 30:1	121:5 147:4
Chestnut 1:21	client 5:9 8:3 12:25	62:4 84:16 91:14	31:1 32:1 33:1	comfortable 32:16
<b>choice</b> 35:19	13:7,9,11,15	91:17 96:16	34:1 35:1 36:1	102:11
120:25	14:13,21,22 18:7	105:22 110:18	37:1 38:1 39:1	coming 4:17 12:2
<b>choose</b> 28:4 29:11	18:8 19:9,12	111:2,5 112:9	40:1 41:1 42:1	43:25 44:17,18
30:21,24 49:4,7	20:12,14,15,16	117:14 119:22	43:1 44:1 45:1	44:18 45:13
65:13 78:12	20:16,19,24	120:11,15,17	46:1 47:1 48:1	64:11 66:19
chosen 49:6	21:14,19 22:3,17	121:7,10,20	49:1 50:1 51:1	72:25 139:16
<b>clack</b> 91:19	22:24 23:20	124:22,23 126:12	52:1 53:1 54:1	146:17
<b>claim</b> 12:17,18,20	25:11,11,17,19	137:4	55:1 56:1 57:1	commence 5:24
13:2 17:6,8 35:8	29:2 30:16 31:15	client's 13:4 18:13	58:1 59:1 60:1	comment 18:4
35:10 58:18	32:6 36:21 39:23	19:25 21:13 29:8	61:1 62:1 63:1	33:20 36:16
59:15,19,25 60:9	42:7,11,17 43:12	30:17 37:3 43:23	64:1 65:1 66:1	47:12
62:19 129:17	43:17 44:9 45:16	49:16,18,23	67:1 68:1 69:1	comments 18:6
130:5,15,17,21	45:25 46:18,25	51:13 114:6	70:1 71:1 72:1	47:12,24 49:10
130:23 131:6,12	49:19 51:7,21	client-generated	73:1 74:1 75:1	51:25
131:19 132:6,9	52:12,18 53:3	119:10	76:1 77:1 78:1	commission 107:13
132:13,21	54:19 59:16	close 24:14 38:13	79:1 80:1 81:1	committee 13:14
claims 51:11 131:5	62:15 63:12	44:20 46:7,10,12	82:1 83:1 84:1	common 7:11 8:10
131:7	66:20,22 67:5,7,8	47:11,15,22,22	85:1 86:1 87:1	communicate
clarifying 111:16	67:8,9,12 68:2	53:21 85:5 135:5	88:1 134:1 135:1	75:14,16,17
clarity 47:19	69:20 70:3 72:13	135:17	136:1 137:1	104:20 121:3,4
<b>class</b> 90:7	72:16,24 75:11	closed 19:6 51:12	138:1 139:1	communicating
clear 104:21,22	75:16,17 76:4,19	54:13	140:1 141:1	76:14
134:7 147:23	77:16 84:23 92:2	closer 6:22 10:24	142:1 143:1	communication
cleared 18:20	105:19,24 106:21	15:3 36:8 57:22	144:1 145:1	38:5 59:11 75:10
clearer 136:6	109:8 111:20,21	closes 53:3	146:1 147:1	119:12
clearly 144:4	112:9 113:7,17	closing 77:6	148:1 149:1	communications
150:22	113:20,24 114:4	<b>CMECF</b> 19:5	150:1 151:1	69:19 70:2

126:20
companies 22:5
65:14 125:15
company 11:13
19:15 29:2 31:14
31:14 67:16 84:9
90:13 133:22,23
compared 34:5
Compass 71:5,7,8
compels 18:23
competency
124:23
competent 102:2
134:8,20
competitors 151:12
complete 13:23,25
14:3,3,10,25
15:22 24:13
25:14 43:24,25
48:11 49:5 50:14
55:10,21 56:20
57:15,23 58:7
65:20 80:24 88:5
completed 12:11
14:5,8 33:8,10
43:22 44:4,5,5
48:22 49:9 55:23
57:20 58:11 61:5
145:18
completes 55:8
completing 56:6,10
58:5
completion 14:6
56:16
compliance 117:16 comply 117:17
comprehensive
52:24
computer 6:5
30:14 127:24
concept 102:6
concerning 89:18
conclusion 4:23
5:22 147:6
conclusions 105:7

trai
1 401 15
conduct 91:16 conducted 7:20
90:17 134:23
cone 150:24 151:8
confidential 10:14
150:16
confidentiality
150:9,12,13,14
151:8,19,24,25
confirm 56:10
confirmation
54:11
conformed 77:4 confused 39:8
107:8
connection 121:22
133:13
consent 8:5
consequence 86:8
consider 75:18
consist 7:10
consistent 81:19,21
114:3 117:15 constant 44:4
constant 44:4 constantly 146:16
consuming 146:15
146:20
contact 6:16 11:14
11:15 44:13
85:25 86:2
contacted 8:3
16:12
contacts 8:17
11:12,16 <b>contain</b> 8:19 10:4
30:11 132:6
contained 131:19
131:19
containing 13:25
contains 9:18,19
10:19 37:8 55:8
56:7 75:2
contemporaneous
24:9
contending 150:6 contends 122:13
contenus 122:13

•
content 35:5 53:20 73:24
contention 147:7
context 74:4 90:20 148:4
contingencies
23:25
continuances 22:6
continue 122:18
134:8 148:16
continued 4:9
contr 80:9
contract 29:9
44:21 110:19,24
111:10,12,19
115:21,23 116:16
118:17 123:7,14
123:20 135:7,20
135:21 140:5,6
141:3,18 142:7
143:3,6 144:3,5
contracts 29:7
125:12 135:20
contradicts 125:18
control 33:18 34:2
34:5 35:5,21
controls 69:24
cont'd 2:1
convenient 53:23
conveniently 17:25
36:13 54:2
Conway 1:19 4:14
4:16 5:5 21:24
22:2 26:12,23
32:3,5 38:10,13
38:16 62:8,16
63:6 66:24 67:18
84:13,16,18,22
86:17,20,25 87:3
87:7,10,14,17,19
87:21 88:9 93:6,7
93:11,21 94:3,23
109:2,5,7 111:14
111:22 113:2,20
114:21 115:13,18
115:22 116:5,8

116:11,14,21,23 117:4,6 118:9,10
118:19,22 119:2 119:24 120:3
121:16 122:18,25
123:4,16,19 125:25 126:8,15
128:19 130:11,14
130:18,21 131:3 131:11,17 132:18
132:25 133:9,14 134:5,7,11,14,20
134:22 135:24
136:3 139:15 140:9 142:6,21
143:16,19 144:16 149:5,9,14,21
150:8,15,19
151:11,14 152:11 152:17
Conway's 133:18
opier 133:22
copies 34:21 73:19 88:13 93:5
copy 47:25 55:4,5
93:6,20 94:20,22
115:16 116:2 138:5
Corp 1:16
correct 5:15 9:16
12:19 13:6 15:6
16:18 19:3 26:11
41:25 57:2 59:10 69:5,7,21 70:25
77:5,19 80:13
81:17 86:3 89:21
102:16 111:4,13 111:20 128:16
132:7 153:4
correspond 65:13
correspondence
65:7 141:18 correspondent
141:19
corresponding 53:9

<b>cost</b> 25:6 51:6 52:25 79:5,7,16
52:25 79:5,7,16
79:22 83:8
133:21,23 141:24
<b>costly</b> 144:25 145:8
146:18,19
costs 51:9,19,21
52:9,19,20 79:5
131:14,17,18,18
131:20
counsel 7:15,25
16:12,12,14,14
27:22 28:15,18
•
28:19 29:15
30:24 31:13,17
32:15 35:20
62:25 63:4,11
•
93:8 145:6
147:24,25
counsels 27:20
count 66:2 121:3
<b>counter</b> 9:19,19
counters 9:20
counties 106:13
county 29:24
106:12
couple 79:4
courier 67:11,12
course 12:8 34:4
100:20
<b>court</b> 1:1 4:3,6,15
4:22 5:6,13,16,19
5:22 6:3,9,11,17
6:20,22 9:4,8,12
9:14 12:14,16,21
13:4,7,9,16,19
14:12 15:7,10,15
•
15:17,23 16:5,9
16:16,19,22,24
17:11,14,16,18
18:23 19:5,10,14
19:19 20:13,17
20:21,25 21:6,9
21:14,17,21,25
22:4,8,16 23:2,5 23:7,20 24:9,11

	26:7,9 27:11,16	90:7,16,17 92:8	145:3,13,20,24	124:1 125:1	day 34:3 42:13,23
1	28:5,10,13,16,19	92:12,14,21,23	146:8,15 147:17	126:1 127:1	43:12 49:11,13
	28:23 30:2,5,8,20	93:2,4,6,9,20,24	148:6,8,11,14,15	128:1 129:1	49:15 83:25 88:3
	31:3,7,21,25 32:4	94:5 96:7,23,25	148:20 149:18	130:1 131:1	108:2,4,4 147:3
	32:11,17,23 33:5	97:10,15,18,23	150:5,10,16,20	132:1 133:1	days 51:13 73:18
	33:12,18,22 34:9	98:8,12,16,19	150:23,25 151:7	CROSS-EXAMI	81:7 85:2,7
	34:12,14,16,23	99:7,22 100:10	151:9,21 152:3,6	109:6	107:25 108:17
	35:12 36:3,5	100:25 101:4,19	152:16,19,22	cuff 33:20	112:3
	37:19 38:7,15,19	102:7 103:7,18	courtroom 4:17	cumulative 50:19	<b>DE</b> 2:6
	39:8,12,22 40:3,7	103:22,24 104:2	82:19	curious 125:18	deadlines 12:17
	40:10,15,18,22	104:6,9,12,15	courts 33:21 92:6	current 4:18,19,21	24:6 45:12
	40:25 41:4,6,12	105:3,5,8,11,13	Court's 4:5 13:5	11:15 29:5 91:24	deal 93:10 108:5
	41:16,18,23	106:10,15,18,20	87:2 122:25	115:16	144:3
	42:20 43:5,7,9	107:2,5,10,11,14	150:15,22	currently 24:23	dealings 91:7
	44:17 45:18	107:17 108:5,9	court-approved	37:9 90:10 95:14	debtor 133:2
	46:16,23 47:3,9	108:12,25 109:4	153:3	customizable	Debtors 1:5
	50:19,25 55:13	111:16 112:19,21	cover 46:23	42:17	debtor's 11:17
	55:17 56:23 57:3	113:19,21 114:20	covering 78:11	customized 7:18	16:11 117:21
	58:14 59:8,11,13	114:23,25 115:4	cradle 128:25	11:3	145:5 147:23
	59:24 60:7,11,16	115:9,15,24	cream 99:14		decide 5:18 20:17
	60:18,21,24 61:3	116:7,9,13,15,22	create 48:4 65:12	<u>D</u>	20:24 29:16 31:8
	61:6,8,12,15,18	117:2,5 118:6,15	created 14:21	d 3:1 4:2 49:23	42:22,25 43:3
	61:20,23 62:2,6	118:20,25 120:3	25:10 38:18 75:3	daily 7:22 92:7	decided 7:25 15:18
	63:16,19,22 64:3	121:13,19 122:11	creates 53:23	damages 138:8	35:17 58:16
	64:5,7,10,14,19	123:3,9,18,21	credibly 135:16	data 7:12,22 10:9	64:15 101:25
	67:4,21 68:4,10	125:17,21,25	Creditor 1:12	30:11 33:23 34:5	decides 71:24
	68:21 69:4,6,8,11	127:9,13 129:24	creditors 1:15	35:24 55:8 56:15	deciding 26:14,17
	69:15 70:10,16	130:6,13,16,20	13:14 48:22 49:6	56:19 57:16,19	decision 26:20,22
	70:18,20,22 71:2	130:22 131:2,8	50:14	58:12 74:2	26:24 27:2,4,14
	71:22 72:3,10	131:16 132:5,13	<b>crime</b> 67:21	database 33:9	27:15 61:2
	73:11,21 76:6,9	132:15,17,23	criteria 8:12 18:7	date 12:20 13:15	dedicated 10:12,21
	76:17,22,25 77:4	133:10,15 134:10	20:23,24 26:18	13:17 14:4,4,5,6	default 7:13,16
	77:6,8,11,20,22	134:12,19,21	26:22,24,25	14:6 43:10 44:4,5	36:19 53:6,24
	78:16,18 79:2,3,4	135:2 136:5,7,10	27:18 30:3 35:16	44:6,17,18,18	54:14 55:15
	79:12,17,19,21	136:15,18,22	36:20 50:12,22	45:9,9,9,9 48:23	defensive 64:14
	80:2,6,10,12,14	137:9,13,15,18	critical 8:19 10:21	49:8,11,13,14	defines 87:25
	80:18,21 81:2,8	137:21,23 138:9	36:19 53:6,24	50:13,14 51:24	delay 49:7,8
	81:12,16,18,21	138:12,18,21,23	54:14	62:22 74:6,7	delegate 60:14
	82:17 83:2,5,7,12	139:5,7,10,12,14	Cross 3:2 109:1	94:14 153:11	delegated 14:22
	83:15,20,23	139:25 140:4,19	110:1 111:1	dated 94:10,11,16	25:12 26:18
	84:21 85:3,6,10	140:21 141:3,5	112:1 113:1	115:25	27:10 60:5 96:11
	85:14,17,21,24	141:11,13,16,23	114:1 115:1	dates 24:6 34:19,20	delete 66:6
	86:4,8,11,13,19	142:2,5,9,11,14	116:1 117:1	34:21,25 35:2	deleted 66:10
	86:21,24 87:5,8	142:25 143:5,10	118:1 119:1	43:21,22,22	Deleting 66:7
	87:12,16,18,20	143:12 144:9,11	120:1 121:1	97:16	delineated 80:9
	88:4,8,10,12,15	144:14,17,24	122:1 123:1	date's 72:25	delivering 7:6

delusional 120:20 designation 30:8 111:10 displays 9:24 147:12 150:16 designed 55:7 different 5:18 6:6 distribute 29:19 doing 6:23 9:4 17:2 demand 117:23 demanded 135:4 desk 20:18 27:3 28:24 41:13 distributed 8:8 26:7 33:4 41:18 **desktop** 6:14 7:9 48:20 59:15 60:9 18:6 29:17 demo 38:17 49:10 41:19 43:14,14 7:23 29:3,7 30:14 62:25 68:25 distributes 30:18 50:4 52:12 86:9 121:17 30:21,25 42:10 69:18 72:18 75:8 **District** 1:1 81:9 124:16 128:25 demonstration 4:11 32:25 91:18 42:16 71:16 76:22 78:13 91:3 division 28:15,18 139:20 74:22 78:4 122:15 99:12 106:14,19 28:19 dollar 23:25 denied 19:22 23:18 despite 18:21 **doable** 13:13 dollars 22:19,20 110:3,4,5,9 24:18 40:5,14,22 destroy 67:13 130:25 131:5 docket 34:2 23:13,18 27:6,9 45:21 48:15 detail 59:6 65:6 139:16 140:9,10 27:12 79:13 83:3 docketing 6:24 deny 19:24 20:12 78:25 140:15 docs 53:25 54:3 129:12 133:25 21:23 24:14 27:9 detailed 74:15 75:6 differential 83:17 56:18 139:23 140:2 37:16 40:11 78:12 difficult 38:17,20 document 34:4 141:21 detailing 11:25 49:17 **digits** 29:23 53:15,16,16,17 double 137:24 department 1:20 details 10:21 11:18 dimmed 4:8 53:19,21 54:4,5,6 138:3 6:14 96:17,25 12:7 14:25 18:5 direct 3:2 11:10 doubt 98:8 114:8 54:7,17,18,20,22 69:4 89:1,11 90:1 97:6,6,11,21 20:6,7,9 25:2,3,4 54:23,24 55:3,4,7 download 53:17 98:25 99:3,5 91:1 92:1 93:1 56:4,9,11,12,13 **Doyle** 101:16,19 25:13 37:10,13 94:1 95:1 96:1 100:4,5,14 46:5,5 49:7 50:7 56:13,17,22 57:7 102:7,8,9 106:6 106:12 129:6 50:8,8,9,11,17 97:1 98:1 99:1 113:5 135:9,11 57:13,16,18,18 departments 99:2 51:22 52:13,17 100:1 101:1 145:7 58:9,10,15,23 99:12 55:9,9 56:16 102:1 103:1 59:4 61:20 62:18 draft 45:6 **depend** 18:21 57:17 58:12 59:5 104:1 105:1 64:16,16 69:2 dramatically 91:25 dependant 77:17 65:19 85:13 106:1 107:1 72:20 84:4 87:13 drawing 68:23 dependent 77:18 determination 108:1 119:24 93:15 112:19,20 drive 54:6 57:19 depending 14:22 82:3 144:23 directed 5:8 42:16 112:22 113:8,14 driven 112:7,9 19:17 25:12 determine 20:11 66:16 67:9 69:6 114:23 115:2,5 123:6 125:6 64:17 66:16 27:22 37:15 122:20 137:6 drives 124:22 118:3,3,16 42:18 50:10 85:7 111:19 directing 123:8 123:12 148:16 125:11 **depends** 44:15 126:2 directives 103:11 documentation 7:4 due 10:23 11:25,25 62:15 72:8 80:22 determined 7:25 directly 17:21 51:7 8:20 12:8 48:3,9 12:2,11,19 14:9 83:7 80:16,17 81:2,5 disappointing 87:8 53:6,7,10,12,24 14:11 25:6 43:25 disclose 90:9 152:8 **depth** 78:4 82:2.13 54:14 62:14 44:4 45:5 48:23 documenting **DEPUTY** 6:19,21 determines 46:16 disclosed 70:23 49:13,14 51:24 133:3 36:18 derivative 131:14 46:18 111:24 72:25 84:23 describe 46:14 138:14 disclosure 71:3 documents 9:25 dummy 55:15 75:4 duplication 13:23 96:7 99:10 73:23 develop 82:22 10:2,3,6,7 34:22 DESCRIPTION 121:7 discovered 34:23 53:8,14,18,22,25 **duties** 87:25 **discovery** 149:6,22 142:21,22,22 3:5 developed 82:5 54:3,8,9,11,12,16 **design** 71:18 development 6:14 discuss 11:22 56:23,24 60:10 dutifully 135:4 designate 60:8 130:10 90:16 73:19,20 84:4 dynamic 55:8 discussed 68:17 designated 8:17 device 38:5 86:19 87:22 56:15,19 57:16 30:20 43:23 **devices** 126:24 discussion 72:16 57:19 58:12 96:18 97:2 98:7 70:14 124:3 **DIANE** 1:9 76:21 151:20 102:3 112:23  $\mathbf{E}$ designates 27:25 difference 83:15 disincentive 31:10 145:15 146:17

a 2·1 /1·2 2 2·16
e 3:1 4:2,2 8:16 53:3 71:8 73:15
153:1
earlier 58:25
early 142:18
easier 25:21 100:3
100:12 151:18,19
easily 9:21 48:24
52:25 57:6 65:17
Eastern 1:1 81:8
easy 54:15
ECF 63:15
economic 86:8
efficient 7:19 54:21
57:8 99:17
100:18
efficiently 8:22
effort 13:23
Eileen 6:18
Eisenberg 1:15,16
17:4,6,12,15,17
39:15 40:2,4,8,11
40:17,19 73:13 73:17 76:16
88:15 131:4,23
132:7 133:5
142:10 150:21
151:17,23 152:4
either 21:23 23:8
25:20 26:4,5
42:25 56:23
96:15
ejectments 90:21
electric 133:22
electronic 3:24
29:14 33:21 61:6
63:14 74:2 96:20
126:24 153:5
electronically
30:10,14,18 36:4
48:3,5
elects 29:2
elicit 140:14
eligible 51:11
email 67:7
emergency 44:17

44:19
employed 95:17,21 employees 43:13
44:12
empty 24:16 50:15
enable 7:3
encrypted 68:18 energetic 105:25
energetic 103.23 ensure 7:18 34:25
ensures 12:7
enter 14:4,5,6 18:3
36:16 49:8,10 51:22 52:20 55:9
56:16 65:18
entered 14:6 18:6,9 20:10 34:20 35:2
36:22 37:14
43:10 51:11 52:3
· · · · · · · · · · · · · · · · · · ·
52:17,20,22 58:13 131:2,6
143:8
entering 10:16
17:20 24:22 46:2
48:21 51:16
enterprise 6:15
entertain 23:12
entire 16:20
entities 77:17
entitled 85:2,4
93:16 143:13
entity 91:11
entries 52:22
128:14 134:17
entry 34:3,5 127:3
<b>envelope</b> 66:5
envelopes 96:14
equal 98:22
era 91:20
errors 65:18
escalate 86:5
escalated 14:20
escalation 44:16
85:25 86:2
103:17 105:17
106:5 127:16
especially 60:8
especially 00.0

<b>ESQ</b> 1:12,15,19
2:1,4
Essentially 15:20
16:20 149:20
established 7:24
79:25
etcetera 24:2,2
142:23,23,24 ethic 98:24
evaluate 50:20
evaluative 50:22
event 13:23 14:2,7
14:9 49:9 50:14
103:17
events 7:20 10:19
10:23 12:8 18:10
25:6 89:19
everybody 106:13
151:25
Everything's 39:7
<b>EVID</b> 3:5
evidence 63:23
130:10,10
ex 38:23
exact 12:12 20:9
37:13 96:6
exactly 46:8 74:7
85:16 135:2 142:20
examination 89:11
134:9
examine 105:8
109:3
examp 55:16
example 9:23 12:9
13:14 14:8 16:10
22:14 40:4 46:17
55:5 74:21 80:3
99:16 101:19
110:11 124:2,14
139:21 140:12
examples 33:4
Excel 29:5
excellent 78:22
exception 87:15
excuse 115:15

152:19
excused 151:19
exhibit 114:14,19
115:22 116:7,13
136:25 138:18
140:10
exhibits 3:4 92:16
94:17 95:2
existent 124:11
exists 36:24
expect 15:11 129:3
expectation 18:7
expected 38:4
expensive 146:14
146:16
<b>experience</b> 80:17 101:10 102:10
<b>expert</b> 96:13 127:24
explain 28:2,3,7
47:23 118:16,24
123:25 131:8
141:24
explained 146:21
explains 76:9
explanation
123:10
explicit 8:5
exported 75:8
extension 48:25
extent 73:2
extra 84:5 92:22
extremely 66:10
147:23
Exxon 23:11,16
27:5,7
eyes 94:5 136:14
<b>e-mail</b> 44:24 47:6
65:5,19 67:22
68:14,15 76:20
76:24 93:25
e-mails 45:4 67:14
68:13
<b>F</b>
<b>F</b> 153:1

fabulous 97:15
facility 33:25
fact 67:13 76:12
81:3 127:11
129:3
fail 35:23
fair 110:15
faith 146:17
fall 10:23 12:12
14:9 24:18,19
45:21,22 47:15
55:22 56:12,21
152:8
falls 14:7
familiar 32:12
127:17 128:13
134:17,24 149:15
Fannie 112:10
129:11 133:24
137:25 138:14
139:6 142:23
far 102:6 119:22
132:11
Fargo 110:6,12,16
Fargo 110:6,12,16 Fargos 91:2
Fargos 91:2
Fargos 91:2 Farm 31:16,19
Fargos 91:2 Farm 31:16,19 Fascinating 152:6
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25 142:23 fee 79:16,17,20,24
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25 142:23 fee 79:16,17,20,24 79:25 80:15,16
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25 142:23 fee 79:16,17,20,24 79:25 80:15,16 81:2,4 82:3,10,11
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25 142:23 fee 79:16,17,20,24 79:25 80:15,16 81:2,4 82:3,10,11 84:2,5,23 91:24
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25 142:23 fee 79:16,17,20,24 79:25 80:15,16 81:2,4 82:3,10,11 84:2,5,23 91:24 109:12 110:3
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25 142:23 fee 79:16,17,20,24 79:25 80:15,16 81:2,4 82:3,10,11 84:2,5,23 91:24 109:12 110:3 137:16,19,19
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25 142:23 fee 79:16,17,20,24 79:25 80:15,16 81:2,4 82:3,10,11 84:2,5,23 91:24 109:12 110:3 137:16,19,19 138:11,11,13
Fargos 91:2 Farm 31:16,19 Fascinating 152:6 fast 54:21 80:22 faster 65:18 124:10 124:12,13 fastest 125:7,10 fax 67:8,10 feature 13:21 58:9 83:18 features 51:14 77:14 78:6 federal 67:21,25 142:23 fee 79:16,17,20,24 79:25 80:15,16 81:2,4 82:3,10,11 84:2,5,23 91:24 109:12 110:3 137:16,19,19

143:3 123:7 125:4,6,11 128:7 first 15:6,22 20:5 foreclosure 8:9 feeding 13:9 125:12,22 126:7 file's 74:18 26:17 29:20 80:3,4,16,20,20 36:11 37:7 40:11 80:24 91:8 99:18 feel 4:20 49:8 126:21 127:18 filing 12:17 33:21 71:25 83:25 134:2 136:20,24 34:20 44:18 40:20 48:19 99:19 100:19 51:15 54:22 65:9 123:23 136:25 137:5,6 63:15,17 114:21 124:5 feels 99:25 final 58:11 74:14 74:19 93:17 127:22 128:20 137:11,11,15 fees 32:21 51:6,19 139:17 140:11.23 finalized 29:13 109:16 117:12 129:2,4,9,14 51:20 52:8,19,20 140:25 141:10,14 53:2 139:7 130:3 131:15,18 fits 77:9 **finally 135:3** 52:25 81:19 82:7 142:8 145:9 138:8 139:22,23 82:11 84:16,19 146:16 147:11 **find** 4:25 5:6 17:21 Fitzgibbon 101:5,6 141:21 foreclosures 80:25 87:15 109:21,23 Fidelity's 72:19,22 32:11 48:21 101:9,18,24 51:17 56:25 69:3 102:9 104:19,23 90:20 110:2,24 129:18 82:10 110:15 129:23 131:14 72:3 105:9,9 105:24 107:15,16 foregoing 153:4 117:16 120:23 forgetting 72:3 136:18,19,20,23 121:6 125:3,12 118:7 121:17 108:4,7 135:12 forgive 106:3 137:7,12,15,25 125:14,15,19 123:16 124:15 144:21 145:8 forgiven 106:3 138:2,19 140:4,7 140:14 135:14,22 138:5 149:12 150:6 field 14:5 49:11 form 51:16 52:19 140:12,13,15,15 138:17 140:14 Fitzgibbons 103:19 127:2,19 146:23 53:2 55:8 56:15 140:24 141:11,13 **fifteen** 100:16 145:25 146:4,9 141:17,24 142:22 **fifty** 84:3 91:3 147:6,10,10 149:3,17 56:19 57:16,19 felt 78:25 **figure** 21:10 fine 5:21 31:16 Fitzgibbon's 58:12 148:13 Fidelity 4:18 25:24 file 8:22 10:10,12 83:20 104:8 102:19 104:5 forth 22:7 64:25 10:13 11:5,6,7,8 115:17 123:18 **five** 10:2 71:9 110:2 26:13,16,17,19 11:18 12:5,7 13:2 26:25 27:6 32:5 flag 14:17 25:8 112:12 137:6 finish 134:11 15:6,12,17 16:11 flags 19:3 finished 18:18 146:18 43:17 44:2,12 45:4,10,13,15 17:3,22,23 18:11 146:3 flashes 44:9 forthcoming 20:6,19 24:8 flat 79:16,17,18,20 66:12,18 68:22 firm 1:13 11:24 103:18 68:24,25 69:23 30:11 35:24 48:6 12:2 27:23,23 79:24,25 80:15 fortunate 100:17 69:25 72:21,23 53:10,21,22,23 31:15 33:8 50:20 80:16 81:4 forward 4:21 5:2 77:18 82:9 84:8 62:23 63:4 65:6,7 51:23 52:2,5 137:25 138:11,11 18:21 19:17,17 68:14,16,19 54:16,18 60:17 138:13 21:19 22:9,22 87:23 88:2,7,14 91:7,16 92:5 94:2 71:23 72:2 74:16 60:19 65:16 flip 21:6 23:12,19 25:5 flipside 21:12 52:16 54:13 66:6 105:19 109:17,21 74:17,18,20,21 76:10 89:15 74:23 75:7 76:13 90:12 95:14 flood 148:4 found 91:14 126:9 110:4,6,10,14,19 110:19,24 111:18 85:5 96:18 105:7 103:3,10,20 flopping 21:7 foundation 129:22 108:16 112:2 104:3,4 115:20 Florida 89:25 four 42:12 45:3,4 111:24 112:5,7 112:12 113:6,6 117:21,22 116:10,12 117:2 flow 6:15 11:25 frame 7:21 120:11 filed 12:18 17:7,8 113:16,16 114:2 117:4,11,14,20 focus 64:3 99:24 120:17 125:6 114:3,12,21 34:21 62:12,20 119:12 121:14,18 100:12 frames 119:12,14 62:21 63:2 123:13,17 128:20 foggiest 105:5 115:20 116:9,12 119:14,21 120:8 117:3,4,14,20,24 129:17 130:4,5 132:3,3 **follow** 116:16 124:10,11,18,19 118:12 119:5,6,6 files 11:22 15:2 135:4,20 147:25 119:12 126:13 124:20,22,23,24 18:7 29:16 30:22 152:12 119:9,13,20,22 138:14 124:24 125:2,22 120:9,15,16,17 30:25 31:20 firms 8:13,14 **follows** 119:22 126:7,9,10 45:25 47:17 50:5 27:24 34:18 51:9 **follow-up** 72:23 framework 71:7 120:22,24,25 121:2,4,14,14,17 51:17 53:7,11,25 firm's 101:8 footprint 71:24 frankly 59:14 78:5 85:11 96:19 121:22 122:13 145:17 foreclosed 31:3 67:15 82:21

100 0 110 00	ı
100:2 118:20	
121:10 123:10	
126:6 135:16	
144:6,7	1
Freddie 112:10	ŀ
124:3,7 126:12	
139:3	
FREDERIC 1:19	
free 84:3 103:19	l
122:16 150:4	
friendly 66:10	
front 112:25	
fulfilled 14:14	l
full 84:3	
function 6:7,8 26:7	
26:9,13,16 71:17	ŀ
71:25 72:5 78:13	ľ
79:6,7	ı
functional 72:4	l
functionality 10:5	ľ
71:18 73:4 78:10	ŀ
functions 10:20	
78:9,10 83:16,16	
142:17	
fund 24:2	l
<b>funds</b> 36:18	
further 14:18	
16:23 87:21	
G	ŀ
G 4:2	
Gallagher 2:7	
gauge 9:21	
general 6:7 11:7	

G
G 4:2
Gallagher 2:7
<b>gauge</b> 9:21
general 6:7 11:7
28:17,19 63:13
68:13 78:8
generally 33:7
82:20 90:23
generate 71:16
85:9
generated 81:6
generates 19:10
119:8
GEORGE 1:19
getting 13:8,9
40:13,19 44:3,15

44.20 64.20
44:20 64:20 68:13 106:7
121:20 132:5
give 5:3 33:4 39:24
39:25 49:22 90:2
100:8 106:23
107:3,5 122:3,7
125:4 132:20
given 12:13 22:24
46:2 49:25 82:24 87:22 103:11
120:25
gives 13:7 45:10,10
50:22 76:23
78:12
giving 12:19 74:7
125:22
GMAC 100:15
<b>go</b> 4:21 5:2 6:7,20
16:23 17:12
18:21 19:6,17,17 22:9,12,22 23:22
24:11 29:6,11
32:21 34:8 35:23
36:5 39:4 42:10
42:24 45:15 47:5
47:22,25 48:4,6
78:18 87:21
91:19,22 92:18
99:7 102:6,24
104:21 124:21 126:17 130:11
131:9 143:25
144:2 152:20,21
goal 150:11
goes 24:4 27:17
36:2 37:25 43:9
57:3 68:18 80:23
125:6 130:14
going 6:18,20
14:12 15:19 22:9 23:12 26:5 31:17
33:12,15 37:24
39:4,5,24,25 41:8
41:9,10 59:7,18
66:22 67:8 72:25

89:16 97:3,16 102:25 109:25 112:23 116:2 122:9,17 124:9 125:5 128:8 130:25 131:4 132:3 133:12,15 133:20 139:21,23 139:25 141:20 143:23,25 144:2 145:25 147:5 151:3 152:8 Goldman 1:13 89:15 good 4:3,4 6:3 31:21 33:24 35:7 42:15 47:4 51:24 68:8 78:16,18 86:14,14 87:18 89:13 96:11 146:17 goodness 86:10 90:4 gotten 5:16 76:18 81:13 122:23 govern 110:10 government 142:23 government

guide 78:8,9 guidelines 138:15 guides 78:6,10 guys 19:5 32:4 125:8,9,9 Gwynne 2:4 21:2,8 24:3,10 25:16 26:2 59:14 62:10 62:13,19,22 63:15,17,20,23 64:2 67:17,22 68:6 73:18,21
H
half 107:23 122:12 hand 56:14 67:11 88:20,21 139:25 handle 102:5 134:24 handled 60:2 98:3 128:8 135:8,9 152:12 handling 63:12 139:21 hands 32:24 149:22 150:8 hanging 145:20 happen 44:9 58:21 happened 34:20 35:16 38:3 75:14 87:12 102:24 103:4 104:10 119:17 134:15,16 134:25 145:24,25 146:4,4,23 149:9 152:14 happens 30:9 38:6 38:21,22 50:24 59:8 62:17
119:17 125:3
142:18
happy 147:2,19
149:8
hard 21:9 31:24
54:6 57:19 118:9
133:16
155.10

head 17:5 135:4
145:21 147:2
hear 25:17 103:5
104:5,10 147:8
heard 22:4 27:20
59:24 91:11
101:5 103:13
104:7,16 105:18
122:12 125:18
137:7 145:13,17
hearing 1:9 4:9
27:17 44:18
69:17 76:6
108:16 147:16,20
148:24 149:11
hearings 102:13
151:13
heart 10:9 88:2,6
heaven 124:6
held 50:15 63:9
help 77:25 78:5,6,7
107:9 124:2,9
helpful 77:22 79:4
92:9 99:22
134:19 147:11
hey 106:6
he'll 47:25 118:8
hidden 51:9
hide 123:5
hierarchy 59:20
<b>high</b> 97:25
higher 65:5 123:24
Hill 89:8
hire 99:2,2 101:17
hired 98:5 101:17
101:18
histories 107:17,23
history 10:12
37:21 38:8 39:14
40:5,8,9 45:8
46:11,11,18,21
48:2,5 66:8 74:14
-
74:18 75:7
102:24 106:19
108:17,20 109:18
147:22 149:10

hald 6:17 10:14	150.10 151.5 17	illustration 9:5	10.0 20.0 11 21.4	:400 26.9 52.4
hold 6:17 12:14	150:12 151:5,17		18:8 20:8,11 21:4	intercom 36:8 53:4
14:24,25 15:2,3,4	HONORABLE	imagine 76:3	24:25 25:2 36:12	64:22 65:10,12
15:5,7,10,11,12	1:9	implementation	36:18,21 37:12	65:21,25 66:13
15:14,19,22,24	hoot 125:4	29:4	37:15 38:25	66:24 68:24 69:4
15:25 16:14,25	hope 114:5 147:3	implicate 73:23	43:20 46:4 47:16	72:7,18 75:23
17:9,12,24,24	hopefully 87:8	implications 79:13	48:8 50:17,22	76:2,19,22 77:12
18:2,7,10,12,13	117:17	implied 151:7	51:2,17,23 52:3	77:14 83:21,24
18:14,18,19,20	hour 107:23	important 8:19	53:8,11 56:19	intercomming
18:21 19:2,4,8,22	122:12,12	93:12 140:23	64:24 65:10	68:12
19:24,25 20:5,8	hours 33:7,8 42:12	143:22	66:11,19,19	intercoms 68:17
20:12,20 21:12	42:13	imposed 123:5	70:23 74:19	81:24
21:15,23 22:14	Houston 2:3	impossible 65:15	75:19 78:13	interfere 72:15
22:23 23:4,8,14	how's 97:6	improperly 104:16	82:25 92:2,3,6	114:12
23:17,23 24:20	<b>HSB</b> 151:15	inappropriate	103:17 104:13	Internal 7:19
24:21,23,24 25:4	<b>HSBC</b> 1:16 29:15	134:3	141:6,10	internet 71:4 73:15
25:5,6 26:14,14	29:18 59:25	inbox 8:25 9:18,22	informed 4:16	84:12
27:9 37:19 43:8	87:23 91:3	9:23 11:21 44:25	initial 29:3	interrogatory 45:5
114:24,24	103:15 109:11,12	65:25 66:3,8	initially 84:7	intervals 30:10
holds 14:17,21	109:17,18,20,22	include 8:13 65:19	initiate 23:8	interview 98:23
18:20 20:6 23:6	109:24 110:12,17	included 9:25 20:8	initiated 7:9 8:11	interviewed 124:2
24:17,20,21,22	111:25 113:20,21	37:12	8:15 23:3 51:19	investigated
24:25 25:9	129:11 138:21,24	includes 11:7	Innovative 7:2	145:10
hold's 18:2 20:4	139:3 140:6,11	64:22 78:4	inputted 33:24	investigation 130:9
23:18	141:19,20 142:19	including 8:19	inquire 98:25	investigations
home 67:22	146:18 152:12,13	11:15 54:7	inquiry 99:24	67:25
Honor 4:4,14 5:25	hundred 22:18	independent 18:24	103:5 122:25	invoice 81:6,6
9:11 12:25 16:10	27:6,10 95:19	108:14	131:3	invoices 142:17,17
18:16 21:2 22:13	hurt 147:4	indicate 131:25	inside 17:24 50:24	143:8,10,16
24:4 25:16 35:5	hypothetical 33:5	indicated 120:22	51:19	involve 152:9
44:22 59:14 67:7	46:17 99:23	126:8	instance 11:11	involved 72:22
73:18 78:24	110:9	indicating 126:4	42:14	103:9
82:21 86:17	110.9	127:7	instances 80:8	involves 7:12
87:10 92:22	I	indiscernible 8:7	instant 68:13	involves 7.12 involving 14:19
93:21 94:4	<b>IBM</b> 91:19	8:21 11:2 18:5	instruct 87:3	in-depth 78:15
102:23 106:22	icon 20:7 25:2,3	49:9 56:2 57:17	instructive 86:15	in-house 62:25
102.23 100.22	36:23 37:10 39:2	58:11 65:6,8,17		in/out 13:24
,	39:2,5 46:6 52:13	, ,	insurance 31:14,14	
111:7,17 116:5	id 3:5 10:3 53:14	65:21 78:8,11	31:16 129:6	IPhone 126:23
116:18,25 118:2	idea 68:16	individual 20:16	148:5	irregular 142:2
118:23 123:25	identical 87:14	industry 133:24	intelligence 98:24	irrelevant 131:3
130:12 131:4,23	116:24	inferred 104:17	intelligent 99:17	142:15
132:18 133:5,19	identified 88:16	informal 122:16	intention 145:15	issue 25:13,14 36:9
134:5,7 136:3		information 7:5,7	intentionally	36:10,11,13,17
140:25 141:7,25	97:4	10:8,10,11,14,15	148:23	36:17,20,23,24
142:7,13 143:22	identify 7:17 95:10	10:18 11:3,7,11	interact 91:13 92:2	36:25 37:3,7,11
144:19 147:14	98:2	11:15,22 12:4	interaction 77:15	37:12,16,18,20
149:5,13,24	Ikon 73:19	13:8 14:2 17:22	interchange 72:12	37:20 38:7,14

39:3,3,6,17,18	
40:20 42:3 43:17	
44:19 45:22,24	
46:2,3,5,6,7,21	
47:11,13,14,15	
47:20,21,22	
72:20,25 74:10	
76:4 89:19 127:3	
132:19 145:15	
150:25	
issues 25:8,10,14	
36:14,15,15 37:4	
37:6,8,9,10 42:12	
42:13,23,24	
44:23 45:3,11,20	
45:22,23,25	
47:16 74:4 83:18	
152:11	
issue's 46:8	
item 78:15	
items 8:19,25 9:19	
9:21 11:10,25	
iteration 9:11	
it'll 18:21 100:12	
	-

J **J** 1:4,12,19 Jenkintown 1:18 **Jersey** 89:9,25 99:19 job 42:23 43:11 70:14 71:17,25 96:17 104:23 jobs 44:2 Joe 59:4 Jonathan 1:12 89:14 judge 1:10 39:15 40:2 43:21 140:13 judgment 18:24 61:10 130:3,12 131:2,19 judgmental 58:21 judgments 97:18

judicial 80:20

149:6 jump 5:20 32:4 June 102:13 108:16 147:20 149:11 151:15 152:17 jurisdiction 63:13 63:14 64:17,17 80:19,23 jurisdictional 63:11 jurisdictions 80:23 **JUSTICE 1:20** iut 135:17

K **K** 1:15 keep 50:19 63:18 72:22 keeps 20:14 24:4 key 7:19 12:4 38:25 kevs 50:4 kicking 91:22 **kind** 6:6,7 22:10 34:5 45:6 69:24 99:23 103:11 104:20 kinds 91:24 knew 23:8 **knocked** 124:17 know 5:23 12:21 13:8 14:14 16:5 18:19 22:7,17,18 22:20 25:25 27:22 31:4,15,18 31:24 33:21 34:4 34:12,13 35:22 39:13,22,25 40:15 42:11,15 44:20 53:4 59:7,8 59:13,16,17 63:12,22 64:4 66:21 67:25 68:6 68:10 70:5,13,13 71:5,10,12 72:11

74:3,7,9 76:4,7 77:11,22,25 79:14 82:8,12,15 82:17,20 83:6,9 85:14 91:3,19,23 94:14 96:13 97:3 97:9,25 98:6,21 98:23 99:12,24 101:12 102:4,23 103:7,8,9,10,10 103:15,22 104:2 104:9,9,15,25 105:13,18 107:2 107:7,15,21 108:6,8,9 109:24 109:24 111:7 112:15,21 113:9 113:11,12,18,23 113:24 118:7.7 118:13,14,17,20 118:25 119:22 120:4,20,21 121:9,11 122:2,4 122:19,20,24 123:24 124:2,6,7 126:3,6,7,22 127:21,22 128:18 128:19,23,24 129:10,12,20 131:8,9,10,20,22 132:11,20 133:17 134:3,14,15,16 135:3,7,10,11,19 137:18 138:2,3,4 141:13,14 142:2 142:4,11,14 143:21 144:20,21 145:6,9,14 146:5 146:5,6,24 148:6 148:7,9,15,17,22 148:25 149:3,9 149:12,17,21 150:3,6,10,10 151:18 152:7,14 knowledge 121:21

knowledgeable 100:18 knows 6:4 28:10 35:25 58:14,15 58:23 67:24 68:20 107:12 135:7 **KURT** 2:4

L L 29:21 lab 49:21 label 18:13 larger 10:19 latest 5:7 136:11 latitude 76:25 launch 54:25 55:2 launches 55:6 law 1:13 27:24 31:15 50:20 60:17,19 89:15 89:20,24 90:2,5 90:10,11,18 91:21 95:13,21 96:8 123:13,17 lawyer 9:5,15 27:25 100:25

146:19,20 147:2 147:5 148:15 lawyers 33:22 35:6 148:9 layer 44:23 LBS 25:11,11 **lead** 130:10 learn 34:16 learned 27:17,25

100:22

lease 65:5

leave 89:17 95:15 103:4 152:5 leaving 6:19 **led** 39:23 left 17:5 49:21

52:10 57:25 88:21 101:11,14 legal 74:7 114:3

117:15 124:23 legible 94:3 lender 2:1 6:2 20:22 26:15,22 26:23 27:2,13,15 27:18,21,21 28:8 30:10,20 31:9 63:7,23 81:13 82:9,11 90:21 110:4 123:4 143:12 144:7 lenders 26:20,20

26:22 27:4 32:6 86:14 90:19 91:3 lender's 16:12,14

**lending** 90:22 100:16 letter 29:19,20

67:9 **letters** 67:16

117:23

**letting** 53:4 83:6 let's 5:22 8:23 10:15 11:22 15:3

16:10 19:23 36:8 37:2 45:24 48:17 48:22 49:16 52:6

54:21 55:24 56:13,16 57:9,22

59:3 61:10 63:7 64:19 65:8,22 74:21 88:17

99:22 114:25 118:6 152:20,20 level 17:15 99:13

levels 70:21 91:24 license 31:6 32:20

licenses 84:7 licensing 32:19 **lifecycle** 15:3 36:8

light 19:16 37:20 135:6 lights 4:8

liked 91:15 limit 74:24 limitations 7:19

VERITEXT NATIONAL COURT REPORTING COMPANY (215) 241-1000(888) 777-6690

127:10

limited 70:14 74:6	14:2,24 17:20	128:15	123:23	100:1 101:1
149:7	24:25 25:13	looking 15:4 20:20	maintains 62:8	100:1 101:1
line 8:24,25 10:3	29:22,23 30:13	36:9 39:12 66:12	making 21:14	104:1 105:1
10:20 59:6 95:23	36:11,24 46:3,4	74:4,6 79:9 93:19	26:23 97:18	104:1 103:1
148:14	46:18,21 48:19	113:22,23 114:10	manage 7:3 66:25	108:1 107:1
lines 43:20	48:21 50:17	116:23,24	71:15 94:4	110:1 111:1
link 9:18,24 18:2,2	51:15,16 54:23	looks 28:11 136:10	managed 7:16	112:1 113:1
36:15,15 46:7,10	57:10 58:8 65:2,9	loose 102:4	11:22 103:10	114:1 115:1,7,9,9
48:4 49:3,25	65:14,16 66:8	Lorraine 106:6	management 6:15	116:1 117:1
51:21 53:11,12	74:15,19 106:19	113:5	7:12 8:4,7,16,23	118:1 119:1
53:14 54:2,3	107:17,22 108:16	loss 14:19 51:10	9:2 10:8 12:3	120:1 121:1
57:12 65:12	108:20	145:24	20:2,3 37:5,6	122:1 123:1
74:23 78:7	loans 7:15 24:24	lost 119:4 121:11	49:20 51:8 52:9	124:1 125:1
links 11:10 78:14	30:11 65:5	lot 9:21 63:3 80:24	56:3 57:5,25	126:1 127:1
Lisa 153:3,11	local 7:15 57:19	82:25 91:21	64:23 100:20	128:1 129:1
list 11:12 12:12	63:11	128:25	management's	130:1 131:1
14:25 24:22	locate 95:9	LPS 6:12,14,14,25	54:17	132:1 133:1
25:14 28:21 29:5	located 8:25 11:5	7:9,13,13,16,22	manager 99:3,4,16	marked 18:10
29:6 31:19 32:5,8	17:25 20:2 36:13	7:23 9:17 13:20	99:18,19,19,20	92:16 114:23
32:15 45:25 47:2	37:4 52:9 54:2	14:16,21,22	99:20,21 100:4,5	115:5,8 150:21
47:8 49:25 53:12	lock 50:13	17:19 18:12	100:14 127:21,23	market 2:5 121:11
54:3 127:16	log 6:21 42:24	19:21 24:12 29:2	127:23 128:10,12	121:12
136:23	logged 49:18	29:3,7 36:6 45:19	managers 99:11,13	marketing 121:7
listed 45:24 52:23	logging 8:24 19:25	47:10 48:7,13	127:20 135:14	121:14,17 124:21
65:15 129:7	37:3 49:18 51:13	51:5 55:20 57:4	manages 12:15	125:2
listen 16:12 23:11	52:7 55:25 57:23	61:4 64:21 74:13	100:23	Mark's 34:7
92:14	65:23	75:5 78:3,4,21	managing 7:6 71:8	match 35:2
lists 140:23	login 42:9	109:14	113:4	matches 35:16
litigation 63:2	long 78:25 81:22		manner 48:18 60:3	materially 5:18
128:6,7	87:5 124:5	M	117:15	matrix 29:4 44:21
little 13:18 34:10	longer 14:9 36:20	<b>M</b> 1:19 29:21	manual 97:22	70:3 85:25 86:2
35:22 39:2,2	look 10:7,15,24	<b>Mac</b> 112:10 124:3	106:8,10,15	matrixes 44:13
47:18 60:9,12	15:3 28:11 34:4	124:7 139:3	manuals 97:20	matter 4:9 63:12
76:23 96:14	36:8 43:19 52:6	machine 67:10	106:11,11	76:13 81:22
100:12 139:16	54:22 57:9,22	Macs 126:13	March 115:25	83:23 89:16 96:8
live 11:24 24:17,21	61:20 65:8,22	Mae 112:10 129:11	marching 22:24	96:21 100:6,20
45:20	66:21 67:2 68:19	133:25 138:2,14	<b>Marine</b> 109:20	126:10 128:7
lives 101:13	76:4,12 86:19	139:6 142:23	mark 3:3 5:25 6:3	129:3,7 139:19
living 118:17,24	102:21 109:18,24	mail 8:17 31:2 53:4	32:25 35:18,19	140:17 145:8
<b>LLP</b> 1:16 2:5	112:16,21 114:14	62:4,5,17 63:5	38:6,21 41:20	153:6
lo 97:12	117:7 124:8	73:16 96:14	55:12,14 68:15	matters 22:5
load 14:9 25:7	125:8 126:4	mailed 63:8	88:22,25 89:1	maximum 143:3
55:22 56:22	138:18 139:3	mailing 46:17 71:9	90:1 91:1 92:1,15	143:23
loaded 8:7	140:20 141:20	mails 46:18	92:15 93:1 94:1	maximums 144:4
loan 7:9,16 9:24	145:4,13	main 10:18 127:23	94:20 95:1 96:1	ma'am 14:15
10:7,16,16 11:8,9	looked 47:21	maintained 123:22	97:1 98:1 99:1	McDonald-Hamer

145 15	, , , , ,	1000010010	364444	
147:15	mechanism 33:18	106:22 107:4,7	M-14 114:23 115:2	51:24 52:2 55:3,4
McKuhn 150:13	meet 45:24 50:11	mitigation 14:19	<b>M-15</b> 115:10	55:15 56:14
mean 5:9 15:7,10	meeting 13:14	51:10	N	102:3 132:24
15:11 16:5,25	48:22,23 49:6,11	mix 96:6 149:25	N 3:1 4:2 153:1	needs 15:6 17:7,8
21:3 23:21 27:14	50:14	mock 50:6		36:11 39:3 47:5
33:19 34:14 35:6	meetings 117:20	module 10:7,25	name 11:8,9,12,13 11:14,14 15:10	51:20 54:5 55:23
37:23 38:7,12	men 36:13	13:12 54:18,18	· ·	56:11 57:15 75:9
39:10,12 40:23	menu 11:19 17:25	54:19 57:6 60:25	29:20 33:9 52:15	97:19 133:16
43:3 44:12,15,18	18:2 36:14 49:2,2	78:2	52:16 60:4 65:17	145:10
55:16 58:21	51:18,20 53:10	<b>modules</b> 6:6 11:20	88:24 100:8,10	neither 136:13
59:24,25 60:3	53:25 54:2,25,25	38:18 51:6	129:7	nervous 79:9
61:6 62:22,25	57:11 65:11,11	moments 38:25	names 11:9 90:25	net 71:8
63:25 67:14,20	74:22	39:4	National 91:8	network 3:6 54:7
68:2,22 69:9 70:7	message 36:8	money 7:8	114:21	57:19 93:16
70:10 71:6,13,20	44:25 53:4 65:4	monitor 142:17	natural 147:6	114:22 121:8
71:24 73:25 74:2	65:15,19,20,23	143:8,10	nature 103:8	127:24 135:21
76:17,20 79:8	66:5,6,7	monitored 52:4	navigate 17:23	143:24
82:2,6 83:10,23	messages 64:22,24	monitoring 7:20	36:11 49:2 56:3	never 23:20 27:2
91:12,13,20,24	64:25 66:2,3,4,9	56:6	navigates 17:21	58:14,15 59:13
95:15 96:6 97:24	66:10,13 72:7	monitors 97:11	58:8	65:4 85:19 88:3
98:2,15,22 103:7	messaging 68:13	month 85:18	navigating 78:5	104:16 134:3
103:14 104:18	met 50:12 104:11	monthly 32:21	navigation 9:2	148:3 151:7
105:6 106:2,24	Metrosys 78:5	months 105:25	11:5 12:3 20:2	new 8:3 9:23 12:10
107:4 108:10	MICHAEL 2:1	morning 5:10	37:5	20:6,9 25:3 36:23
112:10,16 114:5	Microsoft 54:8	mortgage 1:16 7:9	necessarily 13:5	37:7,8,9,12 49:4
114:10 118:6,17	67:2,14 73:8	19:15 22:5 90:22	58:20 138:24	50:13 51:21
120:21,25 121:9	<b>Midlin</b> 109:20	Moses 150:3	necessary 19:23	52:14 53:13 54:3
121:9,11 122:21	Mike 22:18 31:15	<b>Moss</b> 1:16 132:3,10	37:2	55:6 57:12,14
123:10 126:4,7	47:5 67:18	motion 15:18	need 10:24 14:4	65:12,25 66:3,5
127:20 128:6	Mike's 31:17 68:16	16:11,15 17:7,9	15:5 17:23 18:4,6	73:25 74:23,23
129:20 130:3	milling 71:25	22:9 61:13 81:10	18:21 25:9 28:20	89:9,25 97:12
131:24 132:3,11	millions 90:8	81:13 97:3	28:21 36:10,17	99:19 101:6,9
135:11,14,15,19	mind 142:5	101:20 103:2	36:20 40:8,8 45:2	115:22 116:24
136:24 141:18	mine 116:17	112:3 117:21,22	45:2 47:7,23	124:10 126:24
144:22 145:2,10	117:17 126:11	138:7,8	48:19 49:2,4,7,12	newer 114:16
146:13 147:21	minimize 7:20	motivates 125:11	49:15 51:18,22	<b>NEWMAN</b> 28:2,4
148:7,8,25 149:2	minute 134:5	move 21:19 23:19	55:19 56:19	28:7,14,18,21,24
150:23 151:9,10	minutes 74:11	25:5 52:16 54:13	57:24 59:2 63:4	30:4,7,9,23 31:5
152:13	mischaracterizes	64:19 134:13	65:9 77:3,25 88:6	31:12,24 32:2,8
meaning 84:6	111:11	148:17	88:17 93:9 96:18	32:13,20,24 34:7
147:5	misleading 111:11	moving 72:22	97:16,21 98:7	34:10,13,15,17
means 39:2 40:24	missed 12:7 74:7	<b>Mulchay</b> 151:18	99:5 106:7	34:24 35:9,13,15
41:17 65:3 68:11	missing 54:23	151:21 152:5,6	108:19 118:14	36:4 38:6,12,17
68:22	misspoke 106:4	152:20	122:21 124:17	38:20,23 39:10
measure 35:15	mistake 129:6	<b>multiple</b> 8:14 17:2	134:9,17,25	39:14 40:24 42:5
mechanical 73:23	misunderstood	54:8 85:11	needed 5:14 14:3	42:15,22 43:6,8

		· · · · · · · · · · · · · · · · · · ·		
43:11,18 44:11	nobody's 15:11	oath 122:15,22,22	87:16 90:4 92:23	17:24 18:2,8,9,12
46:13,22 47:18	nomenclature	object 111:9	93:2 113:21	24:16 25:14
55:12,14,18 60:6	37:22	117:21 122:9	121:19 126:18	29:13,14 33:8
60:8,14,17,19,22	non 120:2	131:4	132:5 134:12	36:15,21,22
60:25 61:7,9,13	nonjudicial 80:19	objected 132:15	okay 4:6,8 6:9,10	37:17 38:10 39:3
61:16,19,22,25	80:25	objecting 130:6	6:19,20,21,24	41:11,19 46:6,8,9
62:3,7,9,12,14,21	nonlawyers 35:7	objection 118:2	9:14 13:19 15:22	46:11 47:11
62:24 63:10,25	non-Fidelity 120:2	141:7	16:16 17:11,14	48:14 49:6,12,18
64:4,6,9,12,15,20	120:11	objective 30:2	17:18 18:19	49:24 50:8 51:17
66:14,16,21,25	Northwest 50:4,5	35:15	19:19 20:17,25	51:19 52:3,10
68:8,12,24 69:5,7	notarized 61:22	obligations 121:6	22:16 23:19,24	53:2,12,19,20
69:9,13,16,21	<b>note</b> 23:16 50:3	observation 146:25	24:11 27:21	54:9 58:7,10
70:5,7,12,17,19	66:8 67:11 75:2,2	observing 151:18	28:10 31:7 36:3	65:20 74:23 81:5
70:21,25 71:20	75:3,4 134:22	<b>obtain</b> 69:2 121:7	38:16 39:24	84:2,11 96:22
71:23 72:8,14	<b>notes</b> 65:6 74:14,18	obtained 108:20	40:22 41:4,16,23	121:10
73:3 75:4,13,21	74:20,22,23,24	obvious 76:12	42:2,3,8 45:4,17	ones 29:7,8 114:16
76:2,8,19,24 77:2	74:25 75:7,12,13	105:22	45:18 47:4,9 48:6	114:16 120:14
77:5,7,9,13,19,21	75:14 83:21	<b>obviously</b> 20:16,22	55:17 60:24 61:3	126:13 150:18
77:24 78:17,20	108:11,12 152:18	35:5 59:25	62:2 64:19 66:18	one-third 29:21,21
79:16,18,20,23	notice 8:17 15:24	occasions 101:25	68:6 74:5 80:14	29:21
80:3,8,11,13,15	52:22 65:14,25	occurred 126:20	82:12 83:12	online 7:4
80:19,22 81:4,11	notices 62:22	occurs 96:7	86:11,13,14,15	open 9:23 18:10
81:15,17,19,25	notification 8:15	October 1:7	86:24 87:19	42:3 43:17 45:3
82:5,10,14,20,23	8:18	153:10	88:17,18 89:10	46:20 53:16,19
83:9,13,19,22,25	notified 36:7	offer 22:19 23:13	90:2,23 91:5,10	59:7 65:12 66:4
84:9,15,17,20,25	notifies 36:24	23:17,25 27:8,8	92:19,23 93:2,4,4	72:21,24 76:3
85:4,9,12,16,19	notify 47:14	27:11 29:9 130:7	93:4,9 94:5,10,12	77:12 83:18
85:23 86:2,7,10	notifying 56:22	130:8	95:6,25 97:15	96:18,18
86:12	<b>notion</b> 27:18 105:5	offered 8:3	98:12,16 99:7	opened 38:7 61:10
newspapers 91:2	nuances 64:12	offers 23:12	100:7,14 101:4	127:3
NewTrak 4:11	number 6:5 7:22	office 1:20 8:2,2,6	102:15,22 103:23	opening 37:20 77:6
12:21 27:19	9:24 10:16 11:8,9	9:3 18:13 25:19	105:10 109:16	opens 20:8 37:12
91:14 96:9,13,15	11:16 13:2 15:21	43:4,7 49:16,23	111:16 113:15	49:4 51:21 52:14
96:17 97:12	17:21 20:14	54:8 55:25 57:22	115:15,16,25	54:3 57:12,13,16
100:22 103:16	24:25 29:23 46:4	67:15 89:6 94:18	116:17 117:5	66:5
105:14 108:21	51:16 53:14	95:18,22 96:8,22	118:25 121:19	operated 123:13
125:13 126:16,23	69:18 122:18	100:17 101:16	133:10 134:12	123:17,19
127:14,17 133:3	125:15 132:17,18	103:10 105:21,23	136:10 138:12	operations 99:15
133:21 134:18	132:21	113:3,4 124:20	139:5 144:9,11	99:18 127:21
149:15,15 151:14	numbers 29:23	127:17,21,23,25	148:11	128:12 135:14
152:12,18	132:6,9	128:10 132:9	old 1:17 92:23	Operator 2:7
nice 79:14 104:23	numerous 7:11 8:9	offices 42:17 90:11	115:21 116:22,23	opine 119:6
120:24	54:7	90:18 95:13	older 115:2	opinion 92:5
nickel 134:2	0	official 153:5	omission 107:12	124:21
NILES 1:4	O 4:2 153:1	oh 19:14 31:3	once 7:24 8:15 9:22	opinions 103:3,6
nine 95:15 97:4	0 1.2 100.1	86:10,19 87:12	11:6 13:25 17:22	opportunities

14:20 98:22 opportunity 29:9 102:12,18,19 **opposed** 26:15 option 8:3,4 54:25 options 30:23 order 88:5 150:15 151:25 ordered 149:10.25 orders 22:24 organization 71:12 organized 100:18 original 48:23 55:4 62:8,17,23 63:5,8 63:18 originally 47:13 outcome 7:19 outline 90:17 outlining 51:22 **Outlook** 68:14 outset 29:16 outside 22:15 23:10 63:4 71:25 151:8 outsource 125:16 outsourced 7:15 outsourcing 7:12 outstanding 18:24 51:9 overall 7:21 overnight 62:5 oversee 121:22,24 overseeing 123:7 oversight 122:5,6,7 overview 6:7

## P

P 2:1 4:2 PA 1:7,14,18,22 Pacer 85:15,15 page 10:8,11,15,18 11:3,22 14:2 17:22 24:25 36:12 42:10 43:20 46:4,6 48:8 50:18 51:17

52:23 53:8,11 78:14 pages 151:14 paid 85:20 136:19 137:15 140:8 142:18 144:7 pane 9:2 11:5 12:3 20:3 37:5 panel 31:13,17 paper 35:3 96:19 papers 35:6 paragraph 117:7 117:13 paralegal 95:23 paralegals 91:25 95:17 96:3 97:24 98:12,14,15 128:8 parameters 22:6 112:8 134:23 paraprofessionals 97:5 Pardon 119:19 part 21:11 53:6 71:11 72:4 121:6 122:25 131:2 137:2 140:22 143:7,24 144:3,6 144:7,8,10 participate 30:21 30:24 particular 12:7 13:22 15:13 39:6 42:13 59:3 63:13 63:14 82:4 87:25 137:5 particularly 111:25 131:13 parties 70:23 149:7 partners 7:22 party 7:5 111:7 pass 88:4 133:20 passed 90:5 133:2 pause 18:15 114:13 134:6

Pavilion 1:16

pay 22:18 32:21 80:7,9 124:16 137:5,11 138:6,7 138:9,9,11,15,16 141:21 143:23 payment 15:19 17:9 37:21 38:8 39:14 40:5,8,9 46:11,11 48:2 84:18 143:17 payments 129:5 147:24 148:2 pavoff 149:10 151:16 152:15 payout 36:18 51:10 pays 81:10,16 pdf 59:15 63:3,7 93:23 Peggy 2:7 penalty 60:11 pending 18:10,13 18:18,20 19:4,6 19:11 37:8,18 49:23,25 52:8,11 52:15 Penn 1:13 90:4,8 Pennsylvania 1:1 29:15 81:9 89:25 90:5 99:18 124:5 127:22,23 128:11 penultimate 146:9 **people** 58:17 67:24 71:11,15 82:18 90:9 96:12 97:21 97:23 98:5 99:13 100:24 128:2 150:4 **people's 33:24** percentage 8:14 perception 35:22 perfectly 118:5 perform 92:6 101:23,25 119:7 performed 40:3 41:10 performing 26:9

26:13 101:15 period 15:12 43:23 46:23 51:25 79:19 periodically 34:18 perjury 60:12 permanent 48:5,9 53:18 66:8 person 26:8,11 35:24 47:20 59:17,18 60:4 105:2 135:9,15 personal 127:10 146:25 personally 103:24 127:4 personnel 95:21 96:4 127:25 person's 43:11 perspective 19:25 20:10 37:4,14 42:4 49:18 50:3 51:13 52:8 56:2 57:24 58:6 65:24 122:23 148:14 pertain 65:4 pertaining 10:21 11:18 12:5 36:18 45:25 55:9 Philadelphia 1:7 1:14,22 27:23 128:10 **phone** 11:16 23:21 23:24 41:3,6 44:11,14,21,25 45:7 47:6 59:23 67:16 75:22,23 105:23 106:20 141:20 pick 23:21,24 44:21 47:6 59:22 75:22 105:23 106:20,21 141:19 **picking** 27:19 44:14 picks 67:9 81:5

piece 34:11 130:9 151:24 pieces 34:17 35:2 place 14:18 34:17 39:17 49:10 58:25 69:25 74:16 82:7 88:20 100:21 plan 117:21 121:23 play 92:3 131:15 plays 54:14 **Plaza** 1:13 please 4:5 37:21 38:8 50:3 59:16 88:20,23,23 89:2 113:15 119:4 **POC** 14:8 34:20 60:19 POCs 51:11 point 6:16 7:6 11:23 44:8 64:5 82:21 97:7 130:16,24 142:24 149:4 151:9,10 151:12 pointed 70:18 pointing 93:7 **policy** 55:6,15 101:8 105:17 106:5 poor 138:4 pop 18:3 36:15 50:9 pops 41:21 popular 54:8 portal 68:18 77:14 portfolios 7:18 **posed** 76:7 position 90:12 positions 99:15 **positive** 146:14 possible 75:7 post 67:15 post-petition 37:21 38:8 potential 32:6

54:16 **presume** 139:19 117:17 63:24 72:9,14 74:15 practical 31:4 pretend 56:13,17 **proceed** 25:7 87:17 processor 95:23 78:22 90:16 practice 89:24 pretty 33:3 101:11 proceeded 22:5 98:20 107:17 113:6 111:5 89:16 90:10 91:21,23 processors 96:3 114:2,3,5,7 preamble 101:10 proceeding 76:18 117:14,19 148:25 prevent 14:18 97:25 98:13.17 preceptor 102:6 25:10 69:25 102:15 130:5 98:18 105:21 149:2 precisely 149:4,5 prevented 147:15 151:2 128:9 provided 8:4,13 precludes 70:22 147:17 proceedings 3:24 produce 50:25 9:20 38:2,2,10 prefer 29:11 31:9 4:10 12:16 93:16 prevents 13:22 produced 3:25 39:21 86:12 148:22 153:6 93:15,22 147:11 32:16 previously 20:9 108:17 115:19 preference 29:25 37:13 50:2 56:7 process 8:4,7,16,23 product 84:7 116:9,11 117:2 prejudice 4:24 58:6 89:16 9:2 10:8,22 11:4 production 5:8 119:13 141:5,9 prejudiced 5:4 pre-approve 27:22 12:3,9 13:16,24 93:25 provider 71:5,9,10 **prepare** 117:23 pre-authorize 14:18 15:13,15 professional 114:9 providers 68:23 130:4 27:18 15:16,16,21 programmed provides 6:16 prepared 4:21 pre-filtered 50:4 16:21 17:8,15,23 29:14 35:25 10:11,21 12:12 87:17 52:11 17:24 18:4,11 progress 54:19 52:23 57:8 66:10 prescribed 137:25 pre-made 27:4 projection 48:14 75:6 119:5,11,20 20:2,3 24:5,23 present 32:5 price 83:17 25:5,6,7,8,10 50:20 providing 10:13 101:20 149:3 primarily 103:5 29:4,14 30:12,13 66:5 72:6 92:6 projections 48:10 150:16 primary 101:14 30:17 32:14,22 promoted 99:15 pull 48:4 presentation 6:12 **prime** 10:16 36:19 37:4,5 prompts 56:21 **pulled** 34:25 51:3 **print** 58:8 61:17,19 proof 12:17,18,20 purpose 71:13 6:13,13,25 7:2 43:20 48:11 51:7 137:2 9:17,18 12:23 66:6 52:9,13,18,21 13:2 17:6,8 34:19 13:20,21 14:16 **printed** 53:19 75:8 53:24 54:15,17 35:7,10 59:15 purposely 106:23 14:17 17:19,20 94:18 124:25 54:25 55:2,6 56:3 62:19 129:17 purposes 103:13 19:21,22 24:12 prior 27:17 92:16 56:9 57:5,13,14 130:4,7,8,15,17 pursue 101:13 24:13 36:6,7 130:5 131:7 57:25 61:9 64:23 130:21,23 131:5 145:12 45:19,20 47:10 **privilege** 67:5,13 push 26:25 35:24 74:25 75:2,11,19 131:6,7,12,19 68:2 74:10 47:11 48:7,8,13 132:6,20 46:12 77:10 80:4 82:4 48:14 50:5 51:5,6 privileged 75:18 84:8 96:7,12 99:4 proofs 58:18 59:19 pushes 26:17,21 76:13 55:20,21 57:4,5 99:24 100:19 put 15:14,23,24 59:25 60:9 132:9 61:4,5 64:21,22 privileges 76:11 101:17 102:2 16:14,25 17:9 **proper** 118:5 74:13,14 75:5,6 probably 18:16 117:22,23 121:22 properly 104:19 18:25 23:14 30:5 31:12 62:10 91:3 78:3,4,21,22 121:23 122:13 property 11:9 34:3 47:7,24 91:11,12 95:23 100:23 123:8 124:19 proprietary 82:25 55:14,18 59:2,5,6 presentations 50:6 127:21,23 146:11 143:16 146:14 prorated 13:3 60:4 71:6 99:4 presented 151:6 **problem** 5:2 21:6 processed 44:3 protected 76:15 103:14 127:19 **preset** 26:18 25:9 86:4 88:16 **processes** 7:3 8:10 protection 117:22 140:9 146:14 88:17 94:6 96:2 protracted 81:22 president 20:19 34:24 36:20 147:18 148:2,3 28:14,16 59:4 107:19 132:8 51:12 53:7 58:17 146:2 148:12 90:13 144:13 73:6,22,23 79:25 proved 99:14 putting 15:25 21:4 presiding 98:25 procedure 10:4 80:2,3 85:7,11 **proven** 99:17 132:9 147:15 press 14:5 118:9 106:11 100:22,23 139:18 provide 29:3 30:2 P.A 1:13 pressed 14:6 83:3 procedures 101:8 processing 2:1 6:2 32:15 37:21,23 **P.C** 2:2 90:11 28:9 49:20 55:16 presumably 24:9 114:4 117:12,16 38:8 56:19 68:25 **p.m** 1:8 86:22,22

Q	<b>quotes</b> 51:10,10	29:16 53:3 81:6	referred 7:10 12:5	reminder 44:23
qualifications	R	received 4:18	85:25 95:7	reminders 44:4
99:11 100:11	R 4:2 29:21 153:1	36:19 149:11	105:17	45:13
qualifies 98:22	raise 15:4 36:10	receives 80:4 96:8	referring 25:19	reminding 55:22
quality 33:18,23	44:19,23 88:20	receiving 8:5	113:13 115:21	removed 19:23
34:2,5,17 35:5,17	raised 45:11 47:20	recess 86:17,22	refers 25:20	24:22
question 9:5 12:14	ranks 11:14	recipient 65:21,22	refresh 117:9	removes 66:7
18:16 23:9 26:13	rate 129:11 133:24	recipients 65:2	refuse 57:23 90:8	<b>REO</b> 90:20 99:20
33:25 37:23	rates 31:18	recipient's 65:24	regard 46:19 90:21	repeated 44:9
39:16 42:2,11,15	rates 31:18 reach 29:8	recollection 116:3	112:24	52:21
42:16 68:7,8,15	react 43:17	117:9	Regardless 14:23	repeatedly 145:17
69:13,18,24		reconciliation 7:5	region 43:3	reply 66:6
70:11 71:2 75:10	read 78:20 97:22	reconvened 87:2	regions 53:23	report 11:25 24:17
79:10 92:20 98:9	108:11,12 117:12	record 8:21 24:4,8	regular 30:10,25	43:12 45:20
103:12,20 111:9	123:11 136:15	48:6 50:19 66:17	34:25	151:15
111:11 113:13,15	137:24 139:22	68:20 75:13 76:3	reinstated 51:10	reported 7:22
118:5,19,22	reading 118:13,14	86:5,6 88:24 89:3	relate 16:16 87:15	101:22
119:4,24 120:21	138:17	89:14 148:10,12	related 10:12	reports 14:25
121:15 122:11,20	reads 30:15 67:12	152:20,21	67:23 83:8	25:14 32:9 50:25
133:5,18 135:6	ready 30:12 134:12 realize 4:8	recorded 3:24	relating 133:2	51:3
136:16		50:23,24	relationship 7:12	represent 91:3,5
questions 23:23	really 21:9 28:10	recording 3:24	7:24 92:5 109:16	110:6
63:20 64:10	40:23 46:19	153:5	109:17 114:12	representation
71:17 76:7 79:5	68:22 70:6,8,11	records 24:9 53:18	139:15 140:7	35:17 90:19
89:18 100:3	71:12 77:22	RECROSS 3:2	145:9	117:15
103:8 108:24	80:12 88:5 90:25	red 14:17 19:3 25:8	relationships 7:11	representative
122:17,21 127:18	91:18,21 95:24	39:2,2 46:3 47:20	11:2	103:16
134:10 146:10	96:11 101:14,23	REDIRECT 3:2	relatively 101:6	represented
queue 10:23 11:24	102:3 104:10	redo 13:17	release 23:23	109:19 127:9
11:24 12:11,12	106:5 108:13,14	redone 92:24	relevance 70:8	representing 28:25
14:7 19:25 24:16	108:19 124:10	reduces 65:18	130:7 140:5	represents 12:6
24:21,22,24 25:7	125:4 128:8	redundant 40:13	relevant 7:6	24:23 46:3
37:8,10 42:25	132:10 135:6	REED 2:5	130:10	reproject 48:19,25
45:23 46:2 47:16	145:22 146:10,22	refer 7:15 25:23	relief 15:18 16:11	reprojecting 49:5
49:20,22,24 52:4	146:24 147:3,13	referral 7:21 8:15	16:15 17:7,9	reprojection 49:3
52:10,11 55:22	147:19,21	8:24 9:22,25	61:14 81:10,14	49:17,22 50:2,7
56:4,4,7,12 58:3	reason 5:13 13:13 15:17 18:4 35:24	11:21 12:10	97:4 103:2 112:2	50:10,11,12,16
58:3		25:10 29:13 81:5	117:22 138:7	50:16
queues 24:17 50:15	36:16 49:7 51:25	81:10,13 96:8,16	rely 91:25 112:11	reprojections
quick 54:15 79:5	59:3 87:24	96:25 97:2,5,6,11	remain 45:23	48:25 49:19,21
quickly 51:8 57:6	reasonable 117:23	97:13 100:6	109:3	49:25 50:2
94:18 144:7	reasons 105:22 reassess 138:8	112:2	remains 37:18	request 14:24 18:9
quite 67:15 99:25	reassess 138:8 recall 94:17 112:16	referrals 8:8,9,11	72:21	18:9 19:7,8 20:8
118:20 123:9	recail 94:17 112:16 receipt 12:10 56:10	8:18 10:4 27:20	remember 23:3	24:15,15,16 29:9
124:11	receipt 12:10 36:10 receive 14:8 19:13	35:23 96:14	29:17 45:16	36:22 37:3,12,17
<b>quote</b> 51:22	1 CCC1 VC 17.0 17.13	97:14 98:6	remind 7:3	37:17 39:25

40.10.40.10.10		61.5.55.00.55.4	02.12.04.14.05.0	100.04
40:13 48:10,18	requirements 7:17	51:5 55:20 57:4	93:13 94:14 95:3	122:24
48:24 49:15,17	11:4 13:10 18:8	61:4 64:21 74:13	95:9,12,17,20	save 18:9 36:22
50:10 51:7,8,14	20:12,16 36:21	75:5 78:3,21	96:5,21 97:17	47:15 49:12
51:15,24 52:2,4	50:11 114:6	retain 52:13	98:16 99:8 101:3	53:16 124:16
52:14,21 53:3	119:13,23	retrieve 54:15	102:12 103:21	saved 10:3 14:7
54:17,18,22 55:7	requires 31:19	retrieved 56:11	104:14,17,25	18:10 36:23
55:10,23,24 56:4	35:21 54:15	return 53:17	105:4 108:18,19	53:17,19
56:7,9,10,12,16	90:21 114:11	review 5:3 18:23	110:8 112:4	saving 7:7
56:24 57:7,8,9,10	reservation 88:18	19:24 36:24 37:2	114:17 115:3,12	saw 5:10 38:25
58:16 59:2,5,13	reserve 88:3	49:23 61:17	116:16 123:6	42:9 91:18
61:5 72:20 96:18	residential 90:22	74:18 102:12,19	126:3 132:16	Saxons 91:2
97:2 103:18	resolution 7:17,21	126:19	134:21 135:14	<b>saying</b> 12:15 16:24
117:20 119:6,9,9	25:9 39:3 41:17	reviewed 11:21	136:21 137:14,17	16:25 17:16 23:7
120:9 127:3	47:12,19	14:22 18:12	137:20,22 138:21	27:3 31:21 35:7
144:20 148:3	resolve 47:23	25:11 34:3 36:25	138:22 139:13,24	39:6 41:14 45:4
requested 18:11,19	resolved 36:25	48:15 49:15	140:3 141:4	45:13 47:7 58:22
19:24 21:15	39:3,6,17,18	52:25 53:20	144:11,12,17,19	61:18 70:22
34:18 45:21	41:11,12,16,20	55:24,25 58:15	145:19 146:22	72:24 73:22 74:5
46:19 47:13	41:22 45:24 46:7	60:3 102:3 105:6	rights 65:6	74:6 82:14,17,18
48:15 49:13,15	46:9,10 47:14	136:11	rigid 77:4	85:22 90:7 97:10
57:15,18,21	54:17 132:15	reviewing 18:11	rise 86:23	98:5 104:18
101:21 109:24	resolves 151:24	108:16	rises 99:14	110:18 118:15
145:5	resource 78:23	reviews 14:23 65:7	Road 1:17 89:8	121:13 123:13,14
requesting 54:23	respect 95:12	revisited 10:6	role 54:14 73:25	123:21,22 130:2
55:5,8 106:20	respond 52:7	re-projection	74:9	130:24 132:8
requestor 36:7	responded 51:8	48:17	row 12:6 24:23	says 12:25 13:11
requestor's 52:15	53:5	re-projections	40:21 46:3	22:8 23:16 33:9
52:16	responding 51:23	81:23	rules 63:15	38:11 40:16 88:6
requests 14:13	response 44:15	Rich 128:12 145:7	run 32:9 33:5 43:3	100:11 113:16,18
20:5 24:18 37:7	52:13,17 53:2	right 4:6 9:14	43:5,7,12 100:24	114:21 115:19,24
49:22 51:11,19	68:5,7	10:17 13:11 17:5		116:17 123:12,14
52:11,12 56:6	responsibilities	19:12 20:18 21:8	<u> </u>	125:5,7,10
57:23 58:5,5	12:13,16 14:23	21:11,20 23:5,7	S 4:2	136:18 137:24
117:23	25:12	23:10 24:10 30:7	<b>safely</b> 53:23	138:10 141:11
request's 54:19	responsibility	32:2 35:9,14,15	sale 129:8	142:7,10,11
require 63:15 72:6	43:24,25 60:15	38:12 39:20	sales 129:5,6	147:8 148:16
72:11 80:24	64:2	40:10 41:11 43:6	samplings 34:24	150:13,13
114:11,11 121:14	responsible 56:5	46:6,13,22,25	san 61:23	scan 63:3
required 33:22,23	58:4,17 113:3	47:3 52:23 60:14	sanctionable	scanned 94:18
34:19 36:21	rest 19:11	60:19 62:4 63:25	144:22	96:19
51:10 56:17 57:6	restrictions 70:4	64:6,9 71:6 76:8	sanctions 123:5	scenario 72:17
57:12 58:3 61:9	<b>Resume</b> 6:25 9:17	76:16,19 77:24	sat 107:23 135:5	scenarios 14:20
98:25 101:24	13:20 14:16	82:23 85:23 86:2	satisfaction 104:24	schedule 87:15,25
118:11 137:12	17:19 19:21	86:7 88:20 89:23	satisfied 99:5	114:14,22 136:23
requirement 13:4	24:12 36:6 45:19	90:12,16 91:7,16	100:21 102:5	137:3 140:5,12
13:5 63:8,11	47:10 48:7,13	92:11,13,18	satisfy 103:18	140:13,15,22,23
13.3 03.0,11	77.10 70.7,13	72.11,13,10		170.13,13,22,23

		1	<u> </u>	
142:16,19	42:13 45:25 46:2	sent 8:16,17 27:8	112:12 117:11	32:19,20 59:17
scheduled 48:24	47:24 49:14,16	30:13 46:12 47:5	119:14,21 120:11	59:18,19,21
49:11	50:2 52:11,17	47:7,13 52:4	120:17 124:10	61:21,22 63:2,3
schedules 87:23,24	55:23 56:6 58:5	53:20 58:10	125:2 139:18	79:21 94:12
111:10,12,18	65:4 66:4 69:14	61:16 62:17	142:22 150:4	135:20 136:8
school 90:2,5 97:25	71:10,16 72:10	64:23 65:2,9 66:9	sets 110:24 111:2	<b>signature</b> 57:5,8,10
scope 82:24	73:6,21 74:25	66:11 73:19	112:5 117:9	57:11,14,17,21
screaming 91:22	90:25 97:12	141:17	120:8 137:6	58:2,16,19,22
screen 8:20 9:24	100:24 112:16,24	sentence 117:12	142:8	59:6 60:23 61:6,9
10:17 11:6 38:25	115:19 123:2,12	separate 109:12	settle 21:17 22:19	63:14 93:18 94:9
41:8,8,9 43:18	126:4 131:13	110:12,14 111:12	27:5	95:9,11 135:22
49:14,21 52:10	132:25 135:23	111:18 140:4	settlement 22:6	136:2
58:2 75:11	136:2 138:11,20	sequentially 18:17	23:12,13,17	signed 32:12 57:7
screens 126:19	139:3 144:14	servers 32:6	shaking 17:4	58:10,15,23,24
scroll 53:13	147:8 150:7,8	service 3:25 34:19	share 53:24	58:24 59:2,4
se 16:4	seeing 59:21	44:6 68:23 71:4,9	shareholder 90:14	60:10,16,18
<b>sealed</b> 67:18	112:16 129:20	71:10 72:15,19	shed 135:6	62:14 123:14
search 78:15	132:20 138:5	72:21 74:2 85:17	sheriff's 129:8	135:21 136:3,9
seat 6:22 87:4	seek 20:6	110:16 124:15	she'd 128:17	136:10 141:3
seated 4:5 87:2	seen 51:23 57:21	144:6	shoot 47:6	<b>signing</b> 143:24
88:23 109:3	62:23 126:6,7	servicer 7:10,25	<b>short</b> 86:16	signs 60:11,17,19
seats 6:18	150:17 152:18	8:5,13,21 10:20	shorter 124:11	63:7
second 6:17 18:15	sees 20:9	19:15 21:5 25:17	shots 8:20	silence 150:24
24:20 37:19	select 11:13 51:20	25:20 54:4 56:8,9	show 5:23 12:11	151:8
40:12 45:22	54:10 57:11	56:12 57:7 58:4,8	13:13 33:6 38:20	silly 152:10
95:12 139:8	65:12	58:16 60:22	39:4 41:10 43:13	similar 4:25 10:20
147:15	selected 8:2 18:3	61:16 63:10	43:19 45:8 50:4	94:23 120:14
second-hand	25:3 36:15 50:9	65:16 80:5,6	52:12 66:2	simplifies 7:4
102:25	53:2,13 54:6	servicers 8:11	124:21,25 129:17	simply 14:4 17:20
section 10:19	Selecting 54:2	35:18 80:8 91:5,6	129:24,25 132:21	51:20 55:3 56:14
115:19 116:14	selection 74:24	servicer's 7:25 8:6	147:20	56:16,18 57:15
117:7,13	Selectra 91:20	11:3,8,12 50:11	showed 41:23,24	66:4
sections 10:18	selects 36:12 55:3	55:25 56:2 57:22	126:9	single 6:16 7:5
secure 68:12,17,18	74:23	57:24	showing 14:25	sir 111:6 112:18
73:17	send 23:16 30:10	services 2:2 6:2 7:7	25:14 52:14	113:9 116:2
secured 77:14	30:25 31:19 48:2	69:2 72:8,11,23	93:15	117:13 119:16
97:19	59:15,18,20 62:3	91:13 101:15	shown 41:25	120:6
securely 64:23	64:24 65:10,10	114:3,5 115:19	shows 9:19 13:16	sit 120:4 146:8
security 10:11,14	65:15,21 67:7,8	116:9,11 117:2	14:13 18:10	148:8
65:5 70:20,21,22	67:11,22 72:23	119:7 121:7	38:24 50:9	site 42:6
see 4:19 5:22 6:23	83:25 84:22	137:6	side 21:13 22:20	sitting 20:18
10:17 11:7,12,14	143:17	Servicing 86:14	26:5,5 42:10 46:6	situation 14:19
12:6 13:22 14:2,8	sending 60:22	session 4:5	49:21 52:10,23	19:7 48:16
16:22 19:4 24:22	sends 85:17 151:15	set 7:20 13:16 22:6	57:25	six 105:25
27:3 29:6 36:23	senior 101:16	78:10 81:4 102:4	SIGMUND 1:9	sixty-seven 106:13
37:9,13 39:22	sense 76:17 122:17	109:21 110:2	sign 29:9 31:6	skip 124:14,16
		<u> </u>		

slow 125:5 slower 9:8,10,13 smart 74:3 **Smith** 2:5 59:4 smoothly 100:24 software 30:15 sole 42:23 90:14 96:17 solution 7:13 114:22 **Solutions** 7:16 91:8 somebody 21:22 21:24 22:2,8 34:3 41:15 59:3 60:11 67:9 71:8 72:4 82:14 86:4 124:15 132:4 149:25 somebody's 32:17 something's 59:22 somewhat 73:25 soon 24:2 43:9 sooner 147:10 sorry 28:6 81:11 92:19 110:5 117:25 146:2 sort 33:19 40:24 42:10 44:16 50:22 70:3,4,4 104:16 106:3 125:18 soul 88:2.6 sound 3:24 153:5 sounded 27:19 source 90:23 speak 105:19,23 108:3,4 140:25 143:20 145:11 **SPEAKER** 116:18 speaking 22:14 speaks 112:20 113:8 118:3 **special** 105:13 specialize 90:19 specific 8:13 11:24 12:6 16:2,16,25

17:4 18:7,25 56:5 57:13 58:3 74:20 74:25 99:2 specifically 17:13 55:6 129:14 specified 10:19 54:4 specs 19:11 spell 88:24 spend 74:11 spin 146:14 **Spitzer** 1:13 89:15 split 29:20 spreadsheet 29:5 29:13 **SR** 1:19 staff 7:14 staffed 97:6 stamp 34:22 **stamped** 93:17 stand 107:16,22 standard 78:9 133:23,24 standards 101:24 112:11 114:3,8,9 117:10,11,16 120:12 123:23,23 124:4,7 stands 22:8 148:15 start 19:24 33:11 44:3,14 52:7 started 82:7 84:10 99:13,16 101:17 starting 93:17 starts 6:6 state 8:14,15 31:16 31:19 43:2 88:24 89:2,23 90:4,8 95:13 106:12 113:10 124:4 131:2 statement 70:10 148:23 **STATES** 1:1.10 status 10:22 11:8

stay 15:18 16:11,15

76:3 103:2 112:2 117:22 stavs 48:5 68:19 140:11 step 13:25 14:8 16:11 48:22,25 49:6,6 54:23 55:8 55:11 56:11,11 56:15,20,21 57:15 58:7,11,12 144:18 steps 14:5,10 15:21 16:2,2,23 19:23 37:2 43:20 **STERN** 1:16 STEVEN 1:15 stipulation 117:22 stood 104:12 **stop** 9:6 15:19 16:3 16:6,8,9 18:4,12 20:5 24:20 37:7 43:19 45:22 55:12 145:20 stopping 36:19 stops 15:16 16:3,7 16:20 storage 84:5 store 53:23 **stored** 10:10 stores 33:9 **story** 147:8 straight 81:7 strain 94:3 strange 35:22 Street 1:21 2:5 **Strike** 128:19 structure 79:6 structured 60:3 students 97:25 stuff 76:23 92:23 **subject** 65:20 137:25 151:25 152:2 submission 147:22 147:22 **submit** 51:7,15

52:3 53:2 55:10 submitted 50:3 56:7 57:20 58:6 submitting 51:14 subscribe 83:16 subscribed 79:7 subsequent 94:12 94:14,16 subsidiaries 28:24 substantially 87:14 116:24 sub-topic 78:12 successfully 54:12 sufficiently 103:12 suggested 69:23 suggestion 109:25 Suite 1:14,17,21 2:3.6 summarize 92:12 summarizing 92:10 superseded 115:4 supervising 99:11 support 61:13 80:17.24 supports 149:18 suppose 129:6 supposed 23:15 43:14 74:5 107:11 108:10 145:6 supposedly 9:4 sure 16:19 32:13 35:18 41:2 58:19 70:6,8 96:24 106:17 114:25 138:5 141:17 143:12 145:3,4 surpassing 125:22 surrounding 18:4 36:17 49:8 suspicious 59:22 switch 35:20 sworn 87:11 88:19 88:22 system 4:11 6:8

7:13,18 8:21 10:5 11:23 12:15 13:17 22:15.22 23:11,14,22 24:4 27:25 29:3,10 30:6,6,14,15,22 31:6,8,10 32:10 32:12,18,18 33:6 33:11,14,16 41:5 41:20 42:24 43:9 43:12,15,16 45:4 45:10,12 47:4 53:19 56:24,25 58:20,20 61:25 64:8,25 65:3 66:17,25 67:24 69:10,14 70:15 70:24 71:14,15 71:16 72:5 73:8 73:16 75:15,24 75:25 76:3,10 77:12,17 78:12 79:6.14 80:5 81:9 81:12 84:3 85:3,6 85:9 91:14 92:2 96:9,15 97:12 103:16 104:13 107:24 108:5,21 110:7,15 111:8 122:14 126:17,21 127:4,18,19 130:22 132:10 133:3 141:24 142:18 143:9 144:5 149:15 152:18 systemic 132:8 systems 74:2 T

t 114:6 153:1,1 tab 8:25 12:3 20:2 37:5 49:20 52:10 56:3 78:7 table 103:14 tag 92:4

4-1 6-00 10 6 15	T-1- 222 117 12	50-00 01-00 00 6	120.16.120.15	00.4.00.2.06.10
take 6:20 10:6,15	Tela-322 116:19	59:20 81:22 88:6	138:16 139:15	92:4 93:3 96:10
10:24 12:8 13:24	telephone 92:4	98:2 104:17	140:13 142:11,24	101:11 105:24
15:3 26:14 33:15	tell 19:16 23:24	107:20 121:2	143:22 144:17	107:25 119:12,14
36:8 39:17 42:12	35:19 40:18 92:8	142:13 147:14	145:16 146:13,21	119:14,21 120:8
50:21 52:6 57:22	132:21 137:5	things 13:12 17:2	149:9,10,10,11	120:11,17 124:10
65:8,22 67:12	138:6 143:2	18:17,21 24:4,5	149:14,25 150:2	124:11,18,19,20
80:23 86:16 87:3	148:9 149:16	27:4,16 31:19	150:5 151:17	124:22,23,24,24
88:15 89:20	150:8 152:14	34:20 35:4 39:18	152:4	125:2,6,22 126:7
96:17 124:5	telling 12:18	41:13 68:25	thinking 76:11	126:9,10,19
126:19 147:6	107:24	72:22 98:25	100:5	145:2,24 146:9
149:6,24	tells 16:7 27:5	100:24 104:21,22	thinks 132:6	146:15,20 149:6
taken 13:25 39:7	47:20 65:25	124:8,9 134:15	<b>third</b> 7:5 9:11	149:7
74:16 75:7	106:18 141:15,16	134:16,22 135:8	70:23	timeline 7:16 10:19
121:10 123:8	ten 95:15,16 97:4	135:17 142:6	thirty 51:12 81:6	12:4 48:24
takes 33:7 53:12	110:18 124:3	143:14,20,21,21	84:25 85:7	111:25 112:6
56:9	term 21:3 25:17,19	145:24 148:9	107:25	timelines 23:15
talk 9:8 19:23	25:20,23 37:20	think 4:7 5:14 6:18	thought 69:13	112:13,17,24
23:20 44:11,11	terminate 101:23	6:22 12:24 13:14	134:12 135:2	times 40:21 50:21
46:15 55:24	terms 12:16 35:17	16:13 18:16	150:20 151:3	59:19 63:3 81:23
75:22 76:25	50:21 102:25	22:13 25:20 26:2	thousand 22:19	81:23 125:19
142:20	108:7	26:3,3 27:16	27:6 83:25 139:4	135:5 146:9
talked 124:12	testified 102:16	31:11 38:5 39:16	three 27:24 29:15	Tina 128:12
talking 9:10,13	135:24 149:4	41:3 43:13 44:16	29:23 42:12	title 28:12 55:5,15
12:24 20:13	testifies 103:15,16	44:22 46:13,15	97:16 101:18	99:20
21:10 25:18 26:4	149:16	58:25 59:18,22	125:9	today 22:9 34:16
44:14 79:15,22	testify 103:3,3	60:12 62:24	three-quarters	77:23 91:2,11,18
100:3 102:7	134:18,25 141:9	63:21 67:6,15	122:13	97:12 135:10
116:7 118:3	testifying 115:5	68:6,8 70:10,16	throw 151:21	today's 14:3
131:5 137:9	123:11 142:3	70:17,18,19 71:3	tickler 44:3	told 17:3 22:21
142:21	testimony 87:9	72:18,19,25 73:7	tie 57:13 68:14	27:19 104:13
task 10:22 12:6,10	102:20 104:5,7	76:6,10,14 77:21	133:10	106:9 139:17
13:22 17:4 18:25	104:11 108:11,13	82:5,24 92:9	tied 10:11 11:7	tool 8:18 11:19
48:11,20 49:4,13	127:7 130:4	95:16 98:23	54:24 56:20	14:17 17:25,25
55:21 56:8 57:25	137:8 140:10	99:10 100:15	58:12 68:19 75:2	18:5 25:8 36:13
tasks 16:17 18:24	145:18 146:24	104:20,22 106:2	84:13,18,18	36:13,14 37:4
139:18	148:19,20	106:5,9,22	149:22 150:8	49:2,2 51:18,20
taught 102:3	Texas 150:3	111:10 112:9,9	till 83:24	53:10,25 54:24
<b>Taylor</b> 1:4,4 4:9	Thank 5:5 13:19	114:9,9,12 115:6	time 5:3 7:7,19,21	54:25 57:11
93:17 109:8,9	24:11 86:14	115:8 120:3	10:6 12:13,25	65:11 74:22
113:4 126:20	87:20 88:23	121:11 122:2,10	13:2,8 21:4 29:10	124:21
128:3,14,21,22	89:10 109:2,5	122:23 125:4	32:7 35:21 43:23	tools 7:3 65:11
team 20:4 42:22,23	111:13,17,22	126:11 127:7	44:8,24 45:12	tool's 17:24
technology 34:10	144:11,19	129:3,4,4 130:2	46:2,5 48:3,11	top 10:17 11:6
35:21	theirs 117:18	131:9 132:5	49:5,24 50:21	78:14 99:14
technology-based	they'd 23:22 58:8	133:9 134:19,21	52:14 54:9 79:19	topics 78:11
7:2	thing 23:22 40:21	135:23 136:13	82:5 83:11 84:2	total 96:2
		155.25 150.15	32.0 33.11 3.12	

totally 135:15 touched 29:15 touches 35:24 tough 126:12 toughest 126:14 trace 124:14,17 track 49:16 54:19 55:7 57:14 66:11 71:20 tracked 57:8 train 33:22 trained 32:21 97:21 98:6,7,9 100:20 104:23 trainer 34:7 training 6:14 32:22 32:23 33:2,9,10 33:13,15,16,20 33:23 78:16,19 98:19 99:3 101:9 transcriber 153:3 transcript 1:9 3:25 102:19 153:4 transcription 3:25 transcripts 102:13 transferred 130:21 130:22 transmits 119:9 120:15 transpired 103:2 104:12 Travis 2:2 treat 113:25 tree 11:5,5 tried 147:25 trouble 45:17 true 146:7 153:4 trump 117:18 Trust 50:5,6 trustee 1:19,20 68:7 89:18 99:25 105:8,9 108:23 122:16 145:11 146:20,22 149:2 Trustees 79:23 truth 126:3

trv 64:7 92:8 99:23 118:16 trying 21:17 28:23 31:22 34:14 68:21 69:2,12 71:3,6,13 72:10 72:16 73:14,24 74:3,8,11 83:5 98:2 104:21 105:9 118:7,21 121:17 123:16 125:21,25 131:9 131:11,13,21 132:20 133:10 136:15 139:15 140:13,14 142:7 145:16 146:3,3 **Tuesday** 145:14 turn 4:12 7:4 55:6 57:13 turnaround 54:21 twelve 28:24 twenty 100:16,23 102:10 twenty-five 83:13 100:24 102:10 **twice** 40:5 two 27:3 33:7,7 37:10 40:21 41:12 42:13 73:18 77:17 84:4 98:24 101:14 108:17 124:17 125:9 136:18 138:19 140:4 TX 2:3 type 41:21 62:25 65:16 75:2 139:22 types 7:11 8:9 54:7 63:20 64:12 69:19 73:5 Typewriter 91:20 typical 31:13 32:14 Typically 8:10

typing 26:11 65:17

U U 115:13.14 **Udren** 1:13 3:3 4:17,20 27:23 35:19 76:9 77:23 87:3,9,10 88:14 88:22,25 89:1,13 89:15,17,20 90:1 90:10,11,17 91:1 92:1,15,16,18 93:1,3,4,18 94:1 95:1,13,21 96:1,8 97:1 98:1 99:1 100:1,3 101:1 102:1,25 103:1,3 103:6 104:1,25 105:1 106:1 107:1 108:1 109:1,5,8 110:1 111:1 112:1 113:1 114:1 115:1,2 116:1 117:1 118:1 119:1 120:1 121:1,14,18 122:1 123:1.6 124:1 125:1 126:1,16 127:1 128:1 129:1 130:1,4,5 131:1 132:1,3 133:1 134:8 135:16 145:17 147:25 149:15 152:12 **Udren's** 88:9 118:4 129:23 140:10 **Uh-huh** 80:21 ultimate 26:12 ultimately 7:7 umbrella 69:10,22 **Um-hmm** 9:7 66:14 110:2 111:3 unable 105:18 unavailable 31:9 uncontested 128:8

understand 4:6 17:5 25:22 28:12 30:6 31:25 33:17 61:3 64:7 68:21 69:11,12 71:7 73:13,14,21,24 74:3,8,12 83:5 88:5,18 96:10 99:5 106:4 111:22 119:16 120:13 125:21 128:13,17 131:21 132:2 133:22 136:22 137:23 139:5,14,16 140:22 144:4 147:9 148:24 understanding 5:17 73:24 79:13 91:10 118:4 119:8,10,23 120:6,7,10,16,18 120:22 121:5 137:4 151:4 **Understands** 100:18 understood 100:21 100:22 103:11 108:8,9 140:21 unfettered 73:4 unfortunate 146:8 unfortunately 101:22 105:25 126:22 146:2 151:23 UNIDENTIFIED 116:18 uniform 111:5 unique 7:17 73:25 **UNITED** 1:1,10 unresolved 45:14 45:14,14 untrue 105:20 upcoming 11:20 **update** 12:4 57:6 updated 94:17

updates 9:20 10:4 66:2 upload 34:19 54:10 56:13,14 61:18 61:25 62:4 84:3,4 84:4 uploaded 10:2 39:10 46:12 48:2 53:7,8 54:7,9,20 56:17 57:17,18 62:15,16 uploads 61:10 63:7 upsetting 130:11 upstairs 5:11 uptake 84:6 urgently 63:4 **USA** 1:16 usage 85:21 use 7:9 18:5 21:3 25:17 26:4 29:2,7 29:10,11 31:9,15 32:7,16 33:16 37:6 75:12,19 76:5 79:8,23,24 83:7,18 84:3 91:13,14 100:22 110:6,16,17 user 9:22 11:11 12:4 13:23,25 14:5,9 15:6 17:22 18:2,3,9 20:3,9 20:13,14,15 21:3 24:13,14 25:4,5 25:20,23 26:4,4,5 26:10 36:11,12 36:14,16,22 37:9 37:11,13,15 42:11 46:4,7 47:13,15 48:18 48:25 49:3,6,19 49:22,23,24 50:7 50:10,12 51:7,15 51:18,20,21 52:3 52:8,12,16,19,20 53:3,10,15,20,22 54:4,10,11,13,24

55.2.2.7.0.10.11	varies 80:19 99:12	<b>W</b> 1:9	71:18 84:13	we've 11:21 34:23
55:2,3,7,9,10,11	varies 80:19 99:12 various 9:24 15:25	W 1:9 Wachovia 140:12	101:19 118:10	68:16 91:11 98:5
56:3,4,8,9,15,18	53:14 83:15	wacnovia 140:12 wait 4:23 87:12	122:15 123:11,12	whatever's 21:4
57:6,9,10,12,15			,	62:12
57:24 58:2,3,6,8	126:19	131:24	139:17 140:9	
65:4,10,11,13,13	vary 26:21 98:21 100:12	walk 37:2	147:5,11,21	Wilentz 1:13 89:15
65:15,18,24,25		walked 39:23	148:21 152:11	willing 137:5 138:6
66:4,6,10,11	vendor 8:2,8,12,16	walking 48:17	ways 48:20 134:23	138:10
69:19,20 70:2,3	8:22 14:21 25:11	wander 12:4	web-based 7:6	Wilmington 2:6
74:18,23,24	25:16,18 26:6	want 5:19 13:2,12	84:11	window 9:23 18:3
77:16,16 78:14	72:13 73:20	13:15 20:3 28:2,4	weeds 103:9	20:9 24:14 25:3
84:7	79:23,24 80:11	29:16,17,22,25	week 14:11 45:5	36:16 37:13 49:4
users 6:16 7:3 9:3	vendors 8:4 11:23	30:24 31:15	107:22,22 125:8	50:9 51:21 52:14
9:21 10:13 11:13	48:10,12	34:21 43:3 67:2	148:8,8	53:13 54:3,10,12
13:21 14:24 20:5	vendor's 9:3 11:8	77:23 83:18,20	weeks 92:4 124:16	57:12 65:12 66:5
20:7,11 24:22,24	11:13	83:21 86:15 88:4	124:17 125:9,9	66:7 74:23
25:12 36:23	versus 47:19 60:20	102:24 103:4,5	<b>Wells</b> 110:6,11,16	WINSTEAD 2:2
42:18 43:13	131:7,12	105:24 114:9,18	went 4:20 33:20,21	<b>Wisdom</b> 5:25 9:7
44:10 53:9,17	vice 20:19 28:14,16	116:4 118:9,16	67:24 102:2	9:16 12:19,22
56:5 58:4 64:24	59:4	120:4 121:3	124:18,24 129:5	14:15 15:9,13,16
65:2,3,7,17 66:3	<b>VIDEO</b> 6:13 7:2	124:8,8,9 125:10	144:21 145:5	15:20 16:3,7,20
66:9 70:12,14,19	9:18 13:21 14:17	127:16 130:7,8	weren't 99:23	16:23 21:22 22:3
72:6 74:16 75:9	17:20 19:22	130:19 132:25	145:14 147:24	33:3,6,14 38:22
78:5,8,11,23	24:13 36:7 45:20	135:13,13 144:20	Westlaw 83:10	38:24 41:11,14
user's 10:23 12:9	47:11 48:8,14	146:13 147:13	we'll 4:24 5:6 6:7	41:17,19,25
42:3	51:6 55:21 57:5	148:15,16,16,17	10:6,24 13:17	50:23 51:3 57:2
uses 76:10 81:9,12	61:5 64:22 74:14	152:14	19:24 23:12	wish 9:10 14:3
usual 80:10	75:6 78:4,22	wanted 50:20 76:2	36:17 37:3 48:21	17:24 20:11
usually 32:14	view 9:22 14:25	76:12 101:13	49:5,17 52:7,11	37:15 53:15,16
112:11	20:7 25:4,13	103:10 106:24	57:23 59:18	54:5 65:10,13
utilize 14:19 74:17	37:11 46:5 49:24	107:3 145:17	65:23 124:16	107:11 121:9
78:6 103:19	50:7,8,8 53:15	147:18 149:6	138:7 147:10	wishes 37:11
utilized 79:7	64:5 69:10,22	wants 62:15	148:2,2	witness 88:22,25
104:16	74:24 76:14	120:25 121:2,4	we're 4:8 15:19	89:4,6,8 92:19
utilizes 7:13	103:15 135:16	144:20 145:11	21:12 26:4 28:23	97:8,14,17,20
Utilizing 78:14	viewed 10:3 25:2	149:2	33:3 34:14 35:6,6	98:4,11,13,18,21
<b>U-docs</b> 53:11 58:9	50:17 53:7 76:20	warranted 74:11	40:12,19 46:15	100:7 101:2
U-D-R-E-N 88:25	views 107:15	wasn't 5:8 16:19	59:20 63:6 64:20	102:9 106:11,17
U-15 3:6 115:15,15	Villanova 90:5	83:2 101:21,23	72:14 74:8 79:15	106:22 107:3,6
U.S 1:19,20,20	violating 134:16	122:14,15,16	87:17 92:17	108:3,7,10
105:8,9 108:23	vision 4:7	watched 101:25	100:3,4 104:18	111:13 112:20,23
145:11	vis-a-vis 110:17	watching 25:21	114:25 118:3	115:3,6,8,12
	131:15 132:3	59:21	124:9 125:5	119:25 120:4
V	152:12,12	way 21:18,21	131:5 133:10	123:25 125:20,24
valiantly 145:16	volunteer 152:5	29:12 32:13 45:8	138:6,11,11	126:3 127:15
valid 51:25		54:15 57:8 58:20	143:23 145:25	131:22,24 133:4
variations 54:8	W	58:22 66:11	147:5 150:3,4	133:7,19 134:8
		JO.22 VV.11	117.5 150.5,7	155.7,15 157.0
		•		

		•	•	-
135:23 136:2,4,6	106:24 107:20	yesterday 94:2	<b>2:24</b> 1:8	910 1:14
136:8,13,17,21	129:2 139:19	York 1:17	<b>2001</b> 4:18 94:11	<b>92</b> 3:6
137:4,11,14,17	writing 152:7,9	young 105:25	<b>2005</b> 94:16,21 95:6	
137:20,22 138:4	written 109:12,14	106:2,21 107:19	115:25	
138:10,13,20,22	118:3 147:22	107:20 147:2,5	<b>2007</b> 94:17 95:6	
139:2,6,9,11,13	148:13	younger 94:5	<b>2008</b> 1:7 153:10	
139:24 140:3,17	wrong 4:7 13:7	younger 54.5	<b>23</b> 1:7	
140:20,25 141:4	59:22 65:16	${f Z}$	23rd 148:3	
141:8,12,15,17	132:17,18	<b>zip</b> 29:24	<b>261</b> 1:17	
144:19,25 145:4	152.17,10		<b>27</b> 153:10	
145:19,22 146:7	$\overline{\mathbf{X}}$	#	M/ 133.10	
149:2	x 3:1 13:2	# <b>07-15385</b> 1:5	3	
witnesses 3:2	XYZ 27:23		3 14:10 56:11,15	
146:18		0	3rd 151:15 152:17	
woman's 129:7	<u>Y</u>	<b>00316</b> 93:17	31st 94:11	
wondering 34:4	Yahoo 67:17,23,23	4	<b>322</b> 116:18,25	
Woodcrest 89:8	68:3 73:8	1 550 57 17 00 16	<b>324</b> 138:18	
word 26:4 39:8,22	yeah 4:6 6:24	1 55:8 57:15 92:16	<b>341</b> 117:20	
words 21:25 22:4	17:17 19:19 21:6	115:19 116:14		
33:19 40:5,13,20	26:12 28:3,13	117:7,13	4	
112:2 128:2	30:23 31:23 32:4	<b>10/10</b> 48:24 49:10	4 14:10 48:22,25	
130:6	33:3 34:7 60:21	<b>10/2</b> 12:18	49:6 56:21	
work 6:4,15 8:5	61:3,12,15 62:7	<b>105,000</b> 27:11	<b>4:01</b> 86:22	
11:25 14:9 16:8,9	62:13 69:11 73:3	109 3:3	<b>4:25</b> 86:22	
,	73:15 77:8,13	1100 2:3	<b>410</b> 1:17	
16:13 17:3 25:7,7 42:24 55:22	78:20 82:18	111 89:8	-	
56:22 64:17	96:10 97:14	<b>1200</b> 141:21	5	
	98:18 100:9	<b>1201</b> 2:5	<b>5th</b> 149:11	
67:19,23 92:7	103:22 108:25	<b>1250</b> 129:16	<b>5:30</b> 152:10	
98:24 99:11	109:4,4,10	133:25	<b>500</b> 1:21	
104:2,4 122:3,9	112:14 117:8,16	<b>13</b> 1:3 92:17 93:3	<b>53103</b> 144:10	
133:12	118:6 120:19	<b>130</b> 96:2 97:5		
worked 10:24 17:10 75:3	121:25 123:3	<b>1300</b> 139:6 140:2	6	
17:10 75:3	125:10 128:22	<b>14</b> 92:18 93:4	600 2:2	
· ·	129:15,21 133:7	115:2	7	
working 7:11,12	133:10,14 134:21	140 139:23		
8:22 13:22 14:10	134:21 135:23	<b>15</b> 115:6,7,8	<b>75,000</b> 22:20 23:13	,
27:7 68:16 82:7	136:7,7 139:2	<b>1500</b> 2:6	23:18,25 27:9	
95:14 114:25	144:17 146:20	<b>19046</b> 1:18	<b>77002</b> 2:3	
workload 10:23,25 11:24 12:2 14:7	147:18,18 150:19	<b>19102</b> 1:14	8	
	151:4	<b>19107</b> 1:22	8th 115:25	
works 24:17 33:6	year 80:23	<b>1964</b> 90:4	833 1:21	,
42:25 64:8	years 84:10,10	<b>1967</b> 90:5,6	<b>850</b> 141:22	
worried 19:5	100:16 102:10	<b>19801</b> 2:6	89 3:3	
worst 5:22	124:3	2	3.3	
wouldn't 22:13,23	<b>Yep</b> 77:2	·	9	
41:7 45:7,7 67:6	•	<b>2</b> 1:13 18:16 56:11		
Į į				